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# ANNUAL REPORT

OF THE

# INSURANCE DEPARTMENT

OF

# MONTANA

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## STATE AUDITOR'S OFFICE

*WM. KEATING, State Auditor*

For the Year Ending December 31, 1916

INDEPENDENT PUBLISHING CO.  
HELENA, MONTANA



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ANNUAL REPORT

OF THE

Insurance Department

OF MONTANA

For the Year Ending December 31, 1916

*Showing Business Written, Premiums Received, Losses Incurred  
and Paid by Life, Fire and Miscellaneous Insurance Com-  
panies and Fraternal Societies Authorized to Trans-  
act Business during such period and other  
data in connection therewith*

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STATE AUDITOR'S OFFICE

WM. KEATING,  
*State Auditor*

INDEPENDENT PUBLISHING CO.,  
HELENA, MONTANA



STATE OF MONTANA  
Office of the State Auditor

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Announcement

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It is with regret that announcement is made of the death, on June 23, 1917, of Hon. William Keating, State Auditor and Commissioner of Insurance Ex-Officio. The Governor has appointed the undersigned to fill the vacancy, effective as of this date.

R. G. POLAND,  
State Auditor and Commissioner  
of Insurance, Ex-Officio.

Helena, Montana, July 18, 1917.

STATE AUDITOR'S OFFICE

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INSURANCE DEPARTMENT

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Helena, Montana, June 30, 1917.

Hon. S. V. Stewart,  
Governor of Montana,  
Capitol.

Sir:

I have the honor to submit herewith the annual report of the Insurance Department of the State of Montana for the year ending December 31, 1916, which includes the business written, premiums received, losses incurred and losses paid in this state, by fire, life and miscellaneous companies, and fraternal societies authorized to transact business in Montana. These statistics are compiled from the annual statements of the companies filed with this Department according to law, showing their condition as of the above date.

The report also contains tables showing the paid up capital of all stock companies, assets and liabilities, surplus over all liabilities and surplus to policy holders, and other data taken from the annual statement filed in this office; also list of companies admitted or withdrawn from the state during the insurance year, which ends April 1st, and list of companies licensed for the new insurance year, together with addresses of General Agents or Managers.

Respectfully,



State Auditor and Commissioner  
of Insurance, Ex-officio

### COMPANIES ADMITTED.

The following companies were admitted by this Department during the period extending from March 31, 1916 to April 1, 1917.

#### Fire and Reinsurance.

Netherlands Fire Insurance Co., The Hague, Holland.  
Pacific Fire Insurance Co., New York, N. Y.  
Pacific States Fire Insurance Co., Portland, Ore.  
Patriotic Assurance Co., Ltd., Dublin, Ireland.  
Safeguard Insurance Co., New York, N. Y.  
Skandinavia Reinsurance Co., Ltd., Copenhagen, Denmark.  
Stuyvesant Insurance Co., New York, N. Y.  
United States Fire Insurance Co., New York, N. Y.

#### Mutuals.

Equity Mutual Fire Insurance Co., Great Falls, Mont.  
Montana Equity Mutual Hail & Fire Insurance Co., Great Falls,  
Montana.  
Ranchers Hail and Fire Insurance Co., Great Falls, Mont.

#### Life.

Commonwealth Life Insurance Co. of Nebraska, Omaha, Neb.  
Dakota Life Insurance Co., Watertown, S. D.  
Federal Life Insurance Co., Chicago, Ill.  
Great Northern Life Insurance Co., Grand Forks, N. D.  
Lincoln National Life Insurance Co., Fort Wayne, Ind.  
Northern Life Insurance Co., Seattle, Wash.  
West Coast-San Francisco Life Insurance Co., San Francisco, Cal.

#### Miscellaneous.

Iowa State Live Stock Insurance Co., Des Moines, Iowa.  
Millers Mutual Casualty Co., Chicago, Ill.

#### Fraternal.

Benefit Association of Railway Employees, Chicago, Ill.  
Name changed from Brotherhood of All Railway Employess.  
Ladies of The Maccabees, Port Huron, Mich.  
Name changed from Ladies of the Modern Maccabees.  
National Union Assurance Society, Toledo, Ohio.  
Name changed from National Union.

### COMPANIES WITHDRAWN.

The following companies withdrew from the state during the period extending from March 31, 1916 to April 1, 1917.

#### Fire and Reinsurance.

First National Fire Insurance Co., Washington, D. C.

\*Globe Fire Insurance Co., Huron, S. D.

Minerva Retrocession & Reinsurance Co., Cologne, Germany.

Peoples National Fire Insurance Co., Wilmington, Del.

‡Williamsburgh City Fire Insurance Co., New York, N. Y.

\*Reinsured in Minneapolis Fire & Marine Insurance Co.

‡Consolidated with United States Fire Insurance Co.

#### Mutuals.

Equity Farmers Mutual Insurance Co., of Cascade County, Great Falls, Montana.

Equity Farmers Mutual Insurance Co., of Hill County, Rudyard, Montana.

Equity Farmers Mutual Insurance Co. of Teton County, Conrad, Montana.

Lake Basin Mutual Hail & Fire Insurance Co., Stickley, Montana.

\*Merchants Mutual Fire Insurance Co., Butte, Montana.

‡Mutual Fire Insurance Co. of Montana, Helena, Montana.

Sheridan County Farmers Mutual Hail Insurance Co., Plentywood, Montana.

\* Taken over by Insurance Department, December 1916.

‡Reinsured in Williamsburgh City Fire Insurance Co.

#### Life.

\*Pioneer Life Insurance Co. Fargo, North Dakota.

Northern Life Insurance Co., Seattle, Wash.

\*Reinsured in Lincoln National Life Insurance Co.

#### Miscellaneous.

Casualty Company of America, New York, N. Y.

Employers' Indemnity Corporation, Kansas City, Mo.

London & Lancashire Indemnity Co. of America, New York, N. Y.

\*Montana Livestock & Casualty Insurance Co., Helena, Montana.

\*Reinsured in Iowa State Live Stock Insurance Co. .



**THE FOLLOWING COMPANIES WERE AUTHORIZED TO TRANSACT  
BUSINESS IN MONTANA AT THE DATE OF THIS REPORT.**

**Fire.**

Aachen & Munich Fire Insurance Co., Aix La Chapelle, Germany.  
Aetna Insurance Co., Hartford, Conn.  
Agriculture Insurance Co., Watertown, N. Y.  
Alliance Insurance Co., Philadelphia, Pa.  
American Central Insurance Co., St. Louis, Mo.  
American Eagle Fire Ins. Co., New York, N. Y.  
American Insurance Co., Newark, N. J.  
Atlas Assurance Co., Ltd., London, England.  
Boston Insurance Co., Boston, Mass.  
British America Assurance Co., Toronto, Canada.  
Caledonian Insurance Co., Edinburgh, Scotland.  
California Insurance Co., San Francisco, Cal.  
Camden Fire Insurance Assn., Camden, N. J.  
Capital Fire Insurance Co. of California, Sacramento, Cal.  
Citizens' Insurance Co., St. Louis, Mo.  
Commercial Union Assurance Co., Ltd., London, England.  
Commercial Union Fire Insurance Co., New York, N. Y.  
Commonwealth Insurance Co., New York, N. Y.  
Concordia Fire Insurance Co., Milwaukee, Wis.  
Conneticut Fire Insurance Co., Hartford, Conn.  
Continental Insurance Co., New York, N. Y.  
County Fire Insurance Co., Philadelphia, Pa.  
Detroit Fire & Marine Insurance Co., Detroit, Mich.  
Equitable Fire & Marine Insurance Co., Providence, R. I.  
Equity Mutual Fire Insurance Co., Great Falls, Montana.  
Fidelity-Phenix Fire Insurance Co., New York, N. Y.  
Fire Association of Philadelphia, Philadelphia, Pa.  
Fireman's Fund Insurance Co., San Francisco, Cal.  
Firemens' Insurance Co., Newark, N. J.  
Franklin Fire Insurance Co., Philadelphia, Pa.  
German Alliance Insurance Co., New York, N. Y.  
German American Insurance Co., New York, N. Y.  
Germania Fire Insurance Co., New York, N. Y.  
Girard Fire & Marine Insurance Co., Philadelphia, Pa.  
Glens Falls Insurance Co., Glens Falls, N. Y.  
Grain Dealers National Mutual Fire Ins. Co., Indianapolis, Ind.  
Hamburg-Bremen Fire Insurance Co., Hamburg, Germany  
Hanover Fire Insurance Co., New York, N. Y.  
Hartford Fire Insurance Co., Hartford, Conn.  
Home Fire Insurance Co. of Utah, Salt Lake City, Utah.  
Home Insurance Co., New York, N. Y.  
Imperial Assurance Co., New York, N. Y.  
Insurance Company of North America, Philadelphia, Pa.  
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.



Law Union & Rock Insurance Co., Ltd., London, England.  
Liverpool & London & Globe Insurance Co., New York, N. Y.  
Liverpool & London & Globe Insurance Co., Ltd., Liverpool, Eng.  
London Assurance Corporation, London, England.  
London & Lancashire Fire Insurance Co., Ltd., Liverpool, England.  
Mechanics Insurance Co., Philadelphia, Pa.  
Mercantile Ins. Co. of America, New York, N. Y.  
Merchants' Fire Insurance Co., Denver, Colo.  
Merchants' Fire Assurance Corporation, New York, N. Y.  
Michigan Commercial Insurance Co., Lansing, Mich.  
Michigan Fire & Marine Insurance Co., Detroit, Mich.  
Michigan Millers' Mutual Fire Insurance Co., Lansing, Michigan.  
Millers' National Insurance Co., Chicago, Ill. (Mutual).  
Milwaukee Mechanics' Insurance Co., Milwaukee, Wis.  
Minneapolis Fire & Marine Insurance Co., Minneapolis, Minn.  
Montana Fire Insurance Co., Butte, Montana.  
National-Ben Franklin Fire Insurance Co., Pittsburgh, Pa.  
National Fire Insurance Co., Hartford, Conn.  
National Union Fire Insurance Co., Pittsburgh, Pa.  
Netherlands Fire Insurance Co., The Hague, Holland.  
Newark Fire Insurance Co., Newark, N. J.  
New Brunswick Fire Insurance Co., New Brunswick, N. J.  
New Hampshire Fire Insurance Co., Manchester, N. H.  
New Jersey Fire Ins. Co., Newark, N. J.  
New Zealand Insurance Co., Ltd., Auckland, N. Z.  
Niagara Fire Insurance Co., New York, N. Y.  
North British & Mercantile Ins. Co., London and Edinburgh.  
North River Insurance Co., New York, N. Y.  
Northern Assurance Co., Ltd., London, England.  
Northern Insurance Co., New York, N. Y.  
Northwestern Fire & Marine Insurance Co., Minneapolis, Minn.  
Northwestern National Insurance Co., Milwaukee, Wis.  
Norwich Union Fire Insurance Society, Ltd., Norwich, England.  
Ohio Millers Mutual Fire Insurance Co., Canton, Ohio.  
Orient Insurance Co., Hartford, Conn.  
Pacific Fire Insurance Co., New York, N. Y.  
Pacific States Fire Insurance Co., Portland, Ore.  
Palatine Insurance Co., Ltd., London, England.  
Patriotic Assurance Co., Ltd., Dublin, Ireland.  
Pennsylvania Fire Insurance Co., Philadelphia, Pa.  
Phoenix Assurance Co., Ltd., London, England.  
Phoenix Insurance Co., Hartford, Conn.  
Providence Washington Insurance Co., Providence, R. I.  
Prussian National Insurance Co., Stettin, Germany.  
Queen Insurance Co. of America, New York, N. Y.  
Reliance Insurance Co., Philadelphia, Pa.  
Rocky Mountain Fire Insurance Co., Great Falls, Montana.

Royal Exchange Assurance, London, England.  
Royal Insurance Co., Ltd., Liverpool, England.  
Safeguard Insurance Co. of New York, New York, N. Y.  
Scottish Union & National Insurance Co., Edinburgh, Scotland.  
Security Insurance Co., New Haven, Conn.  
Springfield Fire & Marine Insurance Co., Springfield, Mass.  
St. Paul Fire & Marine Insurance Co., St. Paul, Minn.  
Standard Fire Insurance Co., Hartford, Conn.  
State Assurance Co., Ltd., Liverpool, England.  
Sterling Fire Insurance Co., Indianapolis, Ind.  
Stuyvesant Insurance Co., New York, N. Y.  
Sun Insurance Office, London, England.  
Svea Fire Insurance Co., Gothenburg, Sweden.  
Twin City Fire Insurance Co., Minneapolis, Minn.  
Union Assurance Society, Ltd., London, England.  
United States Fire Insurance Co., New York, N. Y.  
Vulcan Fire Insurance Co., Oakland, Cal.  
Westchester Fire Insurance Co., New York, N. Y.  
Western Assurance Co., Toronto, Canada.  
Yorkshire Insurance Co., Ltd., York, England.

### Fire Reinsurance Companies.

Balkan National Fire Insurance Co., Sofia, Bulgaria.  
Banker & Merchants Fire Ins. Co., Minneapolis, Minn.  
Cologne Reinsurance Co., Cologne, Germany.  
Eagle Fire Ins. Co., Newark, N. J.  
Fire Reassurance Co., Paris, France.  
First Bulgarian Insurance Co., "Bulgaria," Rustchuk, Bulgaria.  
First Reinsurance Co. of Hartford, Hartford, Conn.  
First Russian Fire Insurance Co., Petrograd, Russia.  
Frankona Reinsurance Co., Berlin, Germany.  
Hamburg Assurance Co., Hamburg, Germany.  
International Insurance Co., New York, N. Y.  
International Reassurance Co., Ltd., Vienna, Austria.  
Inter State Fire Ins. Co., Detroit, Mich.  
Jakor Insurance Co., Moscow, Russia.  
Moscow Fire Insurance Co., Moscow, Russia.  
Munich Reinsurance Co., Munich, Germany.  
Norske Lloyd Insurance Co., Christiania, Norway.  
North Branch Fire Insurance Co., Sunbury, Pa.  
Northern Insurance Co., Moscow, Russia.  
Paternelle Fire Insurance Co., Ltd., Paris, France.  
Rossia Fire Insurance Co., Petrograd, Russia.  
Russian Reinsurance Co., Petrograd, Russia.  
Salamandra Insurance Co., Petrograd, Russia.  
Second Russian Insurance Co., Petrograd, Russia.  
Skandia Insurance Co., Stockholm, Sweden.  
Skandinavia Reinsurance Co., Ltd., Copenhagen, Denmark.  
South German Reinsurance Co., Munich, Germany.  
Swiss National Insurance Co., Basle, Switzerland.  
Swiss Reinsurance Co., Zurich, Switzerland.  
Union & Phenix Espanol Insurance Co., Madrid, Spain.  
Warsaw Fire Insurance Co., Warsaw, Russia.

**Domestic Mutual Fire, Hail and Lightning Companies.**

(Organized and licensed under a special act, Sections 4092 to 4112 Revised Codes, and confining their business to the county in which they were organized, and adjacent counties, purely mutual in character.)

Cascade County Farmers' Mutual Ins. Co., Great Falls, Montana.

Farmers' Mutual Fire Ins. Co. of Sheridan County, Dagmar, Mont.

Farmers' Mutual Fire & Lightning Association of Fergus County, Lewistown, Montana.

Farmers' Mutual Fire & Lightning Ins. Co., of Wibaux, Fallon, Dawson, Custer and Richland Counties, Wibaux, Montana.

Farmers' Mutual Fire Insurance Association of Ravalli County, Corvallis, Montana.

Finnish Mutual Fire Insurance Co. of Carbon County, Red Lodge, Montana.

Flathead Farmers' Mutual Ins. Co. of Kalispell, Montana.

Mutual Fire & Lightning Ins. Co. of Richland County, Sidney, Mont.

Rural Mutual Fire Ins. Co. of Missoula County, Missoula, Montana.

Toole County Farmers' Union Mutual Rural Fire Ins. Co. of Shelby, Montana.

(Organized under provisions of Sections 4076 to 4091, Revised Codes.)

Montana Equity Mutual Hail & Fire Ins. Co., Great Falls, Montana.

Ranchers Hail & Fire Ins. Co., Great Falls, Montana.

**LIFE.**

Aetna Life Insurance Co., Hartford, Conn.  
American Bankers' Insurance Co., Chicago, Ill.  
American Life Insurance Co., Des Moines, Iowa.  
Amicable Life Insurance Co., Waco, Texas.  
Bankers' Life Co., Des Moines, Iowa.  
Bankers' Reserve Life Co., The, Omaha, Neb.  
California State Life Insurance Co., Sacramento, Cal.  
Capitol Life Insurance Co. of Colorado, Denver, Colo.  
Central Life Assurance Society of the U. S., Des Moines, Iowa.  
Central States Life Insurance Co., St. Louis, Mo.  
Commonwealth Life Ins. Co. of Nebraska, Omaha, Neb.  
Continental Life Insurance Co., Salt Lake City, Utah.  
Dakota Life Insurance Co., Watertown, S. D.  
Equitable Life Assurance Society of the U. S., New York, N. Y.  
Federal Life Insurance Co., Chicago, Ill.  
Fidelity Mutual Life Insurance Co., Philadelphia, Pa.  
First National Life Insurance Co., Pierre, S. D.  
Germania Life Insurance Co., New York, N. Y.  
Great Northern Life Insurance Co., Grand Forks, N. D.  
Guarantee Fund Life Association, Omaha, Nebraska (Assessment.)  
International Life Insurance Co., St. Louis, Mo.  
Kansas City Life Insurance Co., Kansas City, Mo.  
Lincoln National Life Insurance Co., Fort Wayne, Ind.  
Manhattan Life Insurance Co., New York, N. Y.  
Merchants Life Insurance Co. of Burlington, Iowa.  
Metropolitan Life Insurance Co., New York, N. Y.  
Minnesota Mutual Life Insurance Co., St. Paul, Minn.  
Missouri State Life Insurance Co., St. Louis, Mo.  
Montana Life Insurance Co., Helena, Montana.  
Mutual Benefit Life Insurance Co., Newark, N. J.  
Mutual Life Insurance Co., New York, N. Y.  
National Life Insurance Co. of Montana, Butte, Montana.  
National Life Insurance Co., Montpelier, Vt.  
National Life Insurance Co. of the U. S. A., Chicago, Ill.  
New World Life Insurance Co., Spokane, Wash.  
New York Life Insurance Co., New York, N. Y.  
Northwestern Mutual Life Insurance Co., Milwaukee, Wis.  
Northwestern National Life Insurance Co., Minneapolis, Minn.  
Pacific Mutual Life Insurance Co., Los Angeles, Cal.  
Penn Mutual Life Insurance Co., Philadelphia, Pa.  
Prudential Insurance Co. of America, Newark, N. J.  
Security Mutual Life Insurance Co., Binghamton, N. Y.  
State Life Insurance Co. of Montana, Great Falls, Montana.  
Travelers' Insurance Co., Hartford, Conn.  
Union Central Life Insurance Co., Cincinnati, Ohio.  
West Coast-San Francisco Life Insurance Co., San Francisco, Cal.  
Western Union Life Insurance Co., Spokane, Wash.



**Miscellaneous.**

Aetna Accident & Liability Co., Hartford, Conn.  
Aetna Life Insurance Co., Hartford, Conn. (Health and Accident).  
American Casualty Co., Tacoma, Wash.  
American Surety Company of New York, New York, N. Y.  
Bankers Casualty Co., Minneapolis, Minn.  
Bankers' Insurance Co., Helena, Montana.  
Continental Casualty Co., Hammond, Ind.  
Employers' Liability Assurance Corporation, Ltd., London, England.  
Fidelity & Casualty Co., New York, N. Y.  
Fidelity & Deposit Company of Maryland, Baltimore, Md.  
Frankfort General Insurance Co., Frankfort-on-the-Main, Germany.  
Guardian Casualty & Guaranty Co., Salt Lake City, Utah.  
Hartford Accident & Indemnity Co., Hartford, Conn.  
Hartford Steam Boiler Inspection & Insurance Co., Hartford, Conn.  
Iowa State Live Stock Insurance Co., Des Moines, Iowa.  
Lloyds Plate Glass Insurance Co., New York, N. Y.  
London Guarantee & Accident Co., Ltd., London, England.  
Maryland Casualty Co., Baltimore, Md.  
Masonic Protective Association, Worcester, Mass.  
Massachusetts Bonding and Insurance Co., Boston, Mass.  
Merchants' Life & Casualty Co., Minneapolis, Minn.  
Metropolitan Casualty Ins. Co., New York, N. Y.  
Metropolitan Life Ins. Co., New York, N. Y. (Health and Accident).  
Millers' Mutual Casualty Co., Chicago, Ill.  
National Casualty Co., Detroit, Michigan.  
National Life Ins. Co. of U. S. A., Chicago, Ill. (Health and Accident).  
National Surety Company, New York, N. Y.  
New York Plate Glass Insurance Co., New York, N. Y.  
North American Accident Insurance Co., Chicago, Ill.  
Ocean Accident & Guarantee Corporation, Ltd., London, England.  
Pacific Mutual Life Ins. Co., Los Angeles, Cal., (Health & Accident).  
Preferred Accident Insurance Co., New York, N. Y.  
Royal Indemnity Company, New York, N. Y.  
St. Paul Mutual Hail & Cyclone Insurance Co., St. Paul, Minn.  
Standard Accident Insurance Co., Detroit, Mich.  
State Farmers' Mutual Hail Insurance Co., Waseca, Minn.  
Travelers' Insurance Co., Hartford, Conn., (Health and Accident).  
United States Casualty Co., New York, N. Y.  
United States Fidelity & Guaranty Co., Baltimore, Md.  
Western Accident & Indemnity Co., Helena, Montana.  
Western Life & Casualty Co., Denver, Colo.



### Fraternal Societies.

American Yeomen, Brotherhood of, Des Moines, Iowa.  
Ancient Order of United Workmen, Fargo, N. D.  
Benefit Association of Railway Employees, Chicago, Ill.  
Catholic Knights of America, St. Louis, Mo.  
Catholic Order of Foresters, Chicago, Ill.  
Court of Honor, Springfield, Ill.  
Degree of Honor, Sioux City, Iowa.  
Equitable Fraternal Union, Neenah, Wis.  
Fraternal Aid Union, Lawrence, Kansas.  
Fraternal Brotherhood, Los Angeles, Cal.  
Grand Carniolian Slovenian Catholic Union, Joliet, Ill.  
Homesteaders, The, Des Moines, Iowa.  
Independent Order of Foresters, Toronto, Canada.  
Knights of Columbus, New Haven, Conn.  
Knights and Ladies of Security, Topeka, Kan.  
Ladies' Catholic Benevolent Association, Erie, Pa.  
Ladies of the Maccabees, Port Huron, Mich.  
Maccabees, The, Detroit, Mich.  
Modern Brotherhood of America, Mason City, Iowa.  
Modern Woodman of American, Rock Island, Ill.  
Mystic Toilers, Des Moines, Iowa.  
National Croatian Society of U. S. A., Pittsburg, Pa.  
National Slovak Society of U. S. A., Pittsburg, Pa.  
National Union Assurance Society, Toledo, Ohio.  
Railway Mail Association, Portsmouth, N. H.  
Royal Arcanum, Boston, Mass.  
Royal Highlanders, Aurora, Neb.  
Royal Neighbors of America, Rock Island, Ill.  
Sons of Norway, Minneapolis, Minn.  
South Slavonic Catholic Union, Ely, Minn.  
Supreme Lodge Knights of Pythias, Indianapolis, Ind.  
Supreme Tribe of Ben Hur, Crawfordsville, Ind.  
United Artisans, Portland, Ore.  
United Commercial Travelers of America, The Order of, Columbus, O.  
United Order of Foresters, Milwaukee, Wis.  
Woman's Benefit Association of the Maccabees, Port Huron, Mich.  
Women of Woodcraft, Portland, Ore.  
Woodmen of the World, Denver, Colo.

### COMPARATIVE STATEMENT.

Receipts for the Insurance Years Ending December 31st.

		1915		1916
Agents' Licenses .....@\$ 5.00	8,043	\$ 40,215.00	8,859	\$ 44,295.00
Annual Statements .....@ 25.00	215	5,375.00	238	5,950.00
Taxes on Gross Premiums		*134,939.19		‡127,515.14
Filing Charters and First Papers .....@300.00	12	3,600.00	21	6,300.00
Fraternal Order Fees .....@ 10.00	38	380.00	38	380.00
Rural Mutual Company Fees .....@10.00	7	70.00	5	50.00
Fire Marshal Fund .....		5,822.04		5,823.95
Miscellaneous Receipts ....		21.00		11.00
Totals .....		\$190,422.23		\$190,325.09

\*Of this amount \$90,752.91 is for excess premiums @ 2% for 1914.

‡Of this amount \$83,623.93 is for excess premiums @ 2% for 1915.

### SUMMARY OF COMPANIES.

Doing Business in the State December 31, 1916.

Fire Insurance and Reinsurance Companies .....	146
Life Insurance Companies .....	44
Assessment Life Insurance Companies .....	1
Miscellaneous Insurance Companies .....	38
Rural Mutual Insurance Companies .....	10
Totals .....	239
Fraternal Insurance Societies .....	38

### FIRE INSURANCE.

	1915	1916	Increase
Net risks written .....	\$122,627,677.48	\$153,774,263.99	\$31,146,586.51
Net Premium receipts....	2,561,942.05	3,414,296.27	852,354.22
Fire Losses paid .....	1,303,850.32	1,728,202.28	424,351.96

### LIFE INSURANCE.

Insurance in force December 31, 1915; 48,118 Policies....	\$ 101,726,433.37
Insurance issued during year, 1916 .....	27,827,245.01
Total .....	\$ 129,553,678.38
Insurance ceased to be in force, 1916 .....	11,817,608.19
In force December 31, 1916; 55738 policies .....	\$ 117,736,070.19

	1915	1916	Increase
Insurance in force .....	\$101,694,433.37	\$117,736,070.19	\$16,041,636.82
Premium receipts .....	3,228,211.35	3,597,772.61	369,561.26
Losses incurred .....	909,961.44	1,063,525.88	153,564.44
Losses paid .....	881,214.95	1,082,550.87	201,335.92

### ASSESSMENT LIFE INSURANCE.

Insurance in force December 31, 1915; 975 policies.....	\$ 1,950,000.00
Insurance issued during year 1916 .....	792,000.00
Total .....	\$ 2,742,000.00
Insurance ceased to be in force .....	180,000.00
In force December 31, 1916; 1281 policies .....	\$ 2,562,000.00
Increase in Assessment Life Insurance in force over 1915	\$ 612,000.00
Total Insurance in force December 31, 1916, Legal Reserve and Assessment Life Companies, 57019 policies	\$120,298,050.19

### INDUSTRIAL BUSINESS.

Insurance in force December 31, 1915; 20977 .....	\$3,109,871.00
Insurance issued during year 1916 .....	737,230.00
Total .....	\$3,847,101.00
Insurance ceased to be in force, 1916 .....	355,454.00
In force December 31, 1916, 24048 policies .....	\$3,491,647.00
Increase in Industrial Insurance in force over 1915 .....	\$ 381,776.00

# MISCELLANEOUS BUSINESS.

## Premiums Received.

Accident .....	\$ 298,948.94
Health .....	62,714.56
Liability .....	73,739.01
Workmen's Compensation .....	285,019.55
Fidelity and Surety .....	213,350.44
Plate Glass .....	37,898.11
Steam Boiler .....	6,684.26
Burglary and Theft .....	10,361.39
Sprinkler .....	266.35
Auto and Teams Property Damage .....	14,585.35
Livestock .....	47,531.53
Hail and Tornado .....	357,821.01
Industrial .....	3.00
Physician's Defense .....	262.50

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\$1,409,186.00

Miscellaneous Business, 1916.....\$1,409,186.00

Miscellaneous Business, 1915.....881,365.73

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Increase over 1915.....\$ 527,820.27

## RECAPITULATION OF PREMIUMS RECEIVED BY ALL COMPANIES.

Fire Companies .....	3,414,296.27
Life Companies .....	3,597,772.61
Assessment Life Companies .....	36,463.06
Industrial Insurance .....	114,750.82
Miscellaneous Companies, including Fidelity, Casualty, Accident, Surety, etc. ....	1,409,186.00

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8, 572, 468.76

Total Premiums received, 1916.....\$8,572,468.76

Total Premiums received, 1915.....6,801,596.96

Increase over 1915.....\$1,770,871.80



## LIFE INSURANCE COMPANIES

## COMPARATIVE STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Showing the Business Transacted in Montana for the Calendar Year 1916, by Life Insurance Companies, and Exhibiting Comparisons with Previous Year.

NAME OF COMPANY.	LOCATION.	Insurance Written		Premiums Received		Losses Incurred During Year		Losses Paid During Year		Amount in Force Dec. 31, 1916	In Force Dec. 31, 1916		Increase or Decrease of Insurance in Force for 1916.	Premium Tax Paid.			
		1915		1916		Number.	Amount.	Number.	Amount.		Number.	Amount.					
		Policies Issued.....	Amount.	Policies Issued.....	Amount.												
Aetna Life Insurance Co.	Hartford, Conn.	173	\$ 524,378.15	183	\$ 486,784.66	\$ 21,336.38	\$ 22,432.99	29	\$ 56,249.00	28	\$ 55,842.00	\$ 1,299,159.53	693	\$ 1,521,571.19	\$	222,411.66	\$ 473.66
American Bankers' Insurance Co.	Chicago, Ill.	329	529,704.00	258	508,000.00	28,603.64	30,911.58	1	1,000.00	1	1,000.00	949,874.00	617	1,194,567.00		244,688.00	643.23
American Life Insurance Co.	Des Moines, Iowa	15	25,000.00	151	262,270.00	1,491.97	7,300.86					22,500.00	160	272,790.00		250,290.00	171.01
Amicable Life Insurance Co.	Waco, Texas	16	21,500.00	1	1,000.00	852.25	758.19		1,000.00			25,000.00	12	15,500.00		9,500.00	125.00
Bankers' Life Co.	Des Moines, Iowa	187	478,700.00	349	847,000.00	116,870.38	136,470.94	41	90,000.00	42	92,000.00	6,030,700.00	2,837	6,231,700.00		201,000.00	2,754.42
Bankers' Reserve Life Co., The	Omaha, Nebr.	15	34,579.00	25	86,759.25	46,682.68	48,423.33	3	16,500.00	3	16,500.00	1,279,588.50	446	1,297,068.75		17,482.25	993.47
California State Life Insurance Co.	Sacramento, Cal.	87	179,013.00	45	32,366.00	7,888.47	7,350.57					210,513.00	87	180,879.00		29,684.00	172.01
Capitol Life Insurance Company of Colorado	Denver, Colo.	231	362,000.00	80	136,500.00	14,674.53	8,605.18		1,000.00	1	1,000.00	421,500.00	257	417,500.00		4,000.00	197.10
Central Life Assurance Society of the U. S.	Des Moines, Iowa	582	1,139,650.00	693	1,362,425.00	102,969.02	120,216.86	9	16,500.00	8	13,500.00	3,429,328.00	2,157	4,087,128.00		657,800.00	2,429.34
Central States Life Insurance Co.	St. Louis, Mo.	168	269,500.00	27	55,500.00	13,705.40	9,429.70					451,500.00	186	330,815.00		120,685.00	213.53
Continental Life Insurance Co.	Salt Lake City, Utah	211	499,344.00	410	701,750.00	58,667.59	72,592.82	1	2,500.00	1	2,500.00	1,767,044.00	962	2,137,294.00		370,250.00	1,476.86
Equitable Life Assurance Society of the U. S.	New York, N. Y.	377	937,343.00	584	1,322,467.00	234,259.85	248,726.71	25	57,204.00	23	48,664.00	7,403,897.00	3,427	8,178,205.00		774,308.00	4,999.63
Fidelity Mutual Life Insurance Co.	Philadelphia, Pa.	11	26,123.00	8	13,369.00	10,285.75	10,310.12	1	1,000.00	1	1,000.00	299,777.00	169	299,551.00		226.00	231.20
First National Life Insurance Co.	Pierre, S. D.	277	649,500.00	93	184,000.00	32,138.06	15,020.43	3	8,000.00	6	11,500.00	804,500.00	227	446,000.00		358,500.00	325.41
Germania Life Insurance Co.	New York, N. Y.	111	268,150.00	79	260,500.00	106,164.41	86,980.80	17	45,382.00	20	60,607.76	2,681,397.00	1,162	2,707,728.00		26,381.00	1,764.62
International Life Insurance Co.	St. Louis, Mo.	10	20,290.00	25	45,199.00	6,201.96	6,090.75					216,887.00	85	227,167.00		10,280.00	146.82
Kansas City Life Insurance Co.	Kansas City, Mo.	248	462,500.00	144	357,000.00	17,184.49	21,740.00	2	2,000.00	2	2,000.00	576,500.00	330	777,000.00		200,500.00	459.31
Manhattan Life Insurance Co.	New York, N. Y.	90	162,970.00	88	174,620.00	36,623.00	33,034.41	5	5,100.00	2	2,500.00	996,896.00	491	1,035,552.00		38,656.00	685.63
Merchants Life Insurance Co.	Burlington, Iowa	14	27,000.00	12	25,000.00	10,760.05	11,744.75	1	2,000.00	1	2,000.00	638,000.00	264	639,000.00		99,000.00	259.90
Metropolitan Life Insurance Co. (Ordinary)	New York, N. Y.	1,473	973,950.00	1,155	899,495.00	115,267.30	133,255.80	46	22,040.99	43	22,040.99	3,227,750.00	5,159	3,816,628.00		587,778.00	2,690.12
Minnesota Mutual Life Insurance Co.	St. Paul, Minn.	416	747,120.00	472	964,294.00	37,458.75	52,599.81	10	42,277.00	9	42,000.00	1,202,085.00	912	1,774,364.00		572,278.00	1,077.00
Missouri State Life Insurance Co.	St. Louis, Mo.	56	141,901.56	77	222,044.77	16,568.75	22,209.43					512,366.29	246	606,840.00		94,473.77	469.19
Montana Life Insurance Co.	Helena, Mont.	1,520	3,414,700.00	2,227	5,246,525.00	388,274.92	524,551.96	18	52,624.38	18	52,624.38	10,622,569.00	5,861	14,360,874.00		3,738,275.00	175.72
Mutual Benefit Life Insurance Co.	Newark, N. J.	115	233,053.00	111	255,443.00	73,176.84	77,138.52	8	21,155.00	8	21,155.00	2,290,597.00	1,023	2,423,859.00		133,262.00	1,567.77
Mutual Life Insurance Co. of New York	New York, N. Y.	363	1,032,081.72	549	1,678,705.48	284,664.48	294,219.53	43	95,034.42	45	95,430.42	9,924,971.00	4,805	11,436,116.00		1,511,145.00	6,900.39
National Life Insurance Co.	Montpelier, Vt.	155	375,288.52	93	251,056.96	3,462.80	68,786.75	10	31,337.16	10	31,337.16	1,399,695.00	922	2,134,794.63		135,099.03	1,400.73
National Life Insurance Co. of Montana	Butte, Mont.	236	473,500.00	289	603,000.00	133,985.77	133,833.62	12	29,000.00	9	22,732.23	3,656,480.00	1,600	3,656,480.00		154,000.00	
National Life Insurance Co. of U. S. A.	Chicago, Ill.	164	279,393.59	66	104,355.42	45,001.84	39,304.35	5	10,000.00	5	10,000.00	1,402,564.93	771	1,315,817.53		88,687.24	811.10
New World Life Insurance Co.	Spokane, Wash.	335	656,000.00	364	765,000.00	33,743.77	43,715.23	1	1,000.00	1	1,000.00	1,008,000.00	645	1,328,500.00		320,500.00	839.80
New York Life Insurance Co.	New York, N. Y.	873	1,894,229.00	1,515	2,939,878.00	482,697.23	542,805.15	84	204,282.72	87	213,342.12	13,292,919.00	6,446	14,999,155.00		1,616,236.00	10,881.10
*Northern Life Insurance Co.	Seattle, Wash.			116	233,500.00		13,429.49	3	254.00	1	164.00		113	287,000.00		287,000.00	293.55
Northwestern Mutual Life Insurance Co.	Milwaukee, Wis.	434	1,286,400.00	372	1,197,500.00	306,347.28	269,035.21	47	139,144.00	52	151,438.00	12,383,625.00	5,036	12,836,238.00		576,613.00	5,225.70
Northwestern National Life Insurance Co.	Minneapolis, Minn.	254	471,483.00	319	619,171.00	64,703.27	75,369.71	2	4,000.00	4	6,000.00	1,826,740.00	1,252	2,273,583.00		446,803.00	1,532.30
Pacific Mutual Life Insurance Co.	Los Angeles, Cal.	17	44,238.00	26	72,246.00	12,656.59	15,495.55	3	2,882.00	1	2,182.00	364,543.00	269	455,987.00		91,444.00	334.91
Penn Mutual Life Insurance Co.	Philadelphia, Pa.	42	110,500.00	29	72,500.00	62,923.28	45,720.95	7	20,500.00	7	20,500.00	1,433,076.00	641	1,482,646.00		49,570.00	339.42
Pioneer Life Insurance Co.	Fargo, N. D.	28	54,000.00	240	506,059.42	6,103.72	22,865.51	1	2,500.00	1	2,500.00	67,000.00	267	558,050.42		491,059.42	482.31
Prudential Insurance Co. of America	Newark, N. J.	117	361,418.00	220	533,221.00	67,114.96	80,300.60	10	14,500.00	12	20,000.00	1,689,694.00	958	2,213,373.00		529,679.00	1,631.01
Security Mutual Life Insurance Co.	Binghamton, N. Y.	111	200,780.13	166	270,750.05	7,067.87	13,640.28	2	7,000.00	2	7,000.00	348,653.52	270	453,390.45		104,736.93	297.80
State Life Insurance Co. of Montana	Great Falls, Mont.	528	1,060,000.00	641	1,144,000.00	87,300.13	77,956.77	2	2,000.00	1	1,000.00	1,500,000.00	1,075	2,106,000.00		606,000.00	
Travelers' Insurance Co.	Hartford, Conn.	5	23,022.00	33	70,500.00	7,048.10	9,696.10					109,044.00	64	171,566.00		62,522.00	218.92
Union Central Life Insurance Co.	Cincinnati, Ohio	106	189,882.00	251	454,921.00	28,739.43	34,372.25	14	34,027.03	14	29,058.21	1,094,551.00	786	1,441,724.00		347,133.00	712.44
Western Union Life Insurance Co.	Spokane, Wash.	635	1,096,808.00	882	1,762,539.00	76,538.39	111,403.60	8	16,932.60	9	19,432.60	2,486,964.00	1,916	3,731,384.00		1,244,430.00	2,253.07
Totals		11,141	\$21,737,368.67	13,475	\$27,827,245.01	\$3,228,211.35	\$3,597,772.61	476	\$1,063,525.88	478	\$1,082,550.87	\$101,726,433.37	55,738	\$117,736,070.19	\$	\$16,009,636.82	\$58,450.64

## INDUSTRIAL BUSINESS

Metropolitan Life Insurance Co.	New York, N. Y.	5,436	\$ 722,839.00	5,405	\$ 727,230.00	\$ 103,356.33	\$ 114,750.82	181	\$ 30,223.10	176	\$ 29,261.10	\$ 3,109,871.00	24,048	\$ 3,491,647.00	\$	\$ 381,776.00	\$ 2,295.01
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## ASSESSMENT LIFE ASSOCIATIONS

Guarantee Fund Life Association	Omaha, Nebr.	278	\$ 556,000.00	396	\$ 792,000.00	\$ 16,721.50	\$ 36,463.06	2	\$ 4,000.00	1	\$ 2,000.00	\$ 1,950,000.00	1,281	\$ 2,562,000.00	\$	\$ 612,000.00	\$ 754.26
Aggregate		16,855	\$23,016,207.67	19,276	\$29,356,475.01	\$3,358,289.18	\$3,748,896.49	659	\$1,097,748.98	655	\$1,113,811.97	\$106,754,304.37	81,067	\$123,789,717.19	\$	\$17,003,412.82	\$61,490.91

\*Admitted 1916.

\*Decrease





TABLE B

# LIFE INSURANCE COMPANIES

## Summary of Statements as to Capital, Surplus, Assets and Liabilities.

NAME OF COMPANY.	LOCATION	Paid Up Capital.....	Admitted Assets.....	Net Liabilities.....	Total Liabilities Including Capital.....	Unassigned Funds Surplus.....	Surplus as Regards Policyholders.....
<b>**Aetna Life Insurance Co.</b> .....	Hartford, Conn. ....	\$5,000,000.00	\$117,980,903.40	\$103,113,690.21	\$108,113,680.21	\$13,985,333.30	\$18,985,333.33
<b>American Bankers' Insurance Co.</b> .....	Chicago, Ill. ....	325,000.00	329,942.65	604,401.21	929,401.21	641.44	325,641.44
<b>American Life Insurance Co.</b> .....	Des Moines, Iowa ....	175,000.00	1,654,726.76	1,449,219.34	1,624,219.34	30,507.42	205,507.42
<b>Amicable Life Insurance Co.</b> .....	Waco, Texas ....	820,000.00	2,663,804.74	1,109,401.34	1,929,401.34	734,403.40	1,554,403.40
<b>Bankers' Life Co.</b> .....	Des Moines, Iowa ....	Mutual	30,345,086.70	29,635,580.09	29,635,580.09	709,506.61	709,506.61
<b>Bankers' Reserve Life Co., The</b> .....	Omaha, Neb. ....	100,000.00	6,639,203.44	5,258,776.37	5,358,776.37	1,280,427.07	1,380,427.07
<b>California State Life Insurance Co.</b> .....	Sacramento, Cal. ....	500,000.00	2,069,735.14	1,325,633.66	1,825,633.66	244,101.48	744,101.48
<b>Capitol Life Insurance Co. of Colorado</b> .....	Denver, Colo. ....	100,000.00	2,123,576.19	1,871,043.02	1,971,043.02	152,533.17	252,533.17
<b>Central Life Assurance Society of the U. S.</b> .....	Des Moines, Iowa ....	200,000.00	4,922,477.71	4,236,839.95	4,486,839.95	435,637.76	635,637.76
<b>Central State Life Insurance Co.</b> .....	St. Louis, Mo. ....	390,000.00	1,536,502.82	1,126,491.65	1,516,491.65	30,011.17	410,011.17
<b>Continental Life Insurance Co.</b> .....	Salt Lake City, Utah ..	208,875.00	1,759,880.52	1,463,191.88	1,672,066.88	87,813.64	296,688.64
<b>Equitable Life Assurance Society of the U. S.</b> .....	New York, N. Y. ....	100,000.00	562,381,536.97	550,767,388.19	550,867,388.19	11,514,210.78	11,614,210.78
<b>*Federal Life Insurance Co.</b> .....	Chicago, Ill. ....	300,000.00	3,914,445.03	3,531,712.35	3,831,712.35	32,732.08	382,732.08
<b>Fidelity Mutual Life Insurance Co.</b> .....	Philadelphia, Pa. ....	Mutual	32,181,517.40	30,754,363.91	30,754,363.91	1,427,153.49	1,427,153.49
<b>First National Life Insurance Co.</b> .....	Pierre, S. D. ....	232,166.67	735,038.81	498,837.65	725,004.32	10,024.49	242,021.16
<b>Germania Life Insurance Co.</b> .....	New York, N. Y. ....	200,000.00	53,594,641.34	51,499,618.21	51,699,618.21	1,895,023.13	2,095,023.13
<b>International Life Insurance Co.</b> .....	St. Louis, Mo. ....	525,000.00	6,714,750.99	5,989,329.31	6,514,329.31	200,421.68	726,421.68
<b>Kansas City Life Insurance Co.</b> .....	Kansas City, Mo. ....	100,000.00	7,004,714.49	6,602,316.31	6,702,316.31	402,398.18	402,398.18
<b>Manhattan Life Insurance Co.</b> .....	New York, N. Y. ....	100,000.00	19,765,094.57	19,357,690.63	19,457,690.63	307,403.94	407,403.94
<b>Merchants Life Insurance Co.</b> .....	Burlington, Iowa ....	100,000.00	1,623,241.14	1,340,535.65	1,440,525.65	182,715.49	282,715.49
<b>**Metropolitan Life Insurance Co.</b> .....	New York, N. Y. ....	Mutual	608,097,634.17	579,930,122.95	579,930,122.95	28,167,511.22	28,167,511.22
<b>Minnesota Mutual Life Insurance Co.</b> .....	St. Paul, Minn. ....	Mutual	5,231,981.49	4,821,195.21	4,821,195.21	410,786.28	410,786.28
<b>Missouri State Life Insurance Co.</b> .....	St. Louis, Mo. ....	1,000,000.00	14,142,963.80	12,055,436.03	13,056,436.03	1,086,527.77	2,086,527.77
<b>Montana Life Insurance Co.</b> .....	Helena, Mont. ....	250,000.00	1,497,331.24	896,662.51	1,146,662.51	350,768.72	600,768.72
<b>Mutual Benefit Life Insurance Co.</b> .....	Newark, N. J. ....	Mutual	204,562,348.02	204,562,348.02	204,562,348.02	.....	.....
<b>Mutual Life Insurance Co. of New York</b> .....	New York, N. Y. ....	Mutual	624,530,044.17	624,530,044.17	624,530,044.17	.....	.....
<b>National Life Insurance Co.</b> .....	Montpellier, Vt. ....	Mutual	66,832,323.22	62,268,494.36	62,268,494.36	4,563,828.86	4,563,828.86
<b>National Life Insurance Co. of Montana</b> .....	Butte, Mont. ....	255,105.00	562,292.40	352,481.23	557,586.23	4,706.17	209,811.17
<b>**National Life Insurance Co. of U. S. A.</b> .....	Chicago, Ill. ....	600,000.00	14,294,765.67	13,454,750.78	13,954,750.78	340,014.83	340,014.83
<b>New World Life Insurance Co.</b> .....	Spokane, Wash. ....	1,132,680.00	1,910,920.63	207,741.17	1,340,421.17	570,499.46	1,703,170.46
<b>New York Life Insurance Co.</b> .....	New York, N. Y. ....	Mutual	866,988,841.57	866,988,841.57	866,988,841.57	.....	.....
<b>*Northern Life Insurance Co.</b> .....	Seattle, Wash. ....	150,000.00	1,285,222.17	1,116,709.93	1,266,709.93	18,512.24	168,512.24
<b>Northwestern Mutual Life Insurance Co.</b> .....	Milwaukee, Wis. ....	Mutual	363,084,218.14	352,480,199.41	352,480,199.41	10,604,018.73	10,604,018.73
<b>Northwestern National Life Insurance Co.</b> .....	Minneapolis, Minn. ....	Mutual	5,303,801.64	4,335,151.83	4,335,151.83	468,649.81	468,649.81
<b>*Pacific Mutual Life Insurance Co.</b> .....	Los Angeles, Cal. ....	1,000,000.00	36,339,131.08	35,236,585.58	36,236,585.58	1,042,545.50	2,042,545.50
<b>Penn Mutual Life Insurance Co.</b> .....	Philadelphia, Pa. ....	Mutual	172,496,443.92	172,496,443.92	172,496,443.92	.....	.....
<b>Pioneer Life Insurance Co.</b> .....	Fargo, N. D. ....	100,000.00	1,129,376.44	888,741.87	988,741.87	140,634.57	240,634.57
<b>Prudential Insurance Co. of America</b> .....	Newark, N. J. ....	2,000,000.00	432,019,822.94	410,746,183.05	412,746,183.05	19,773,639.89	21,773,639.89
<b>Security Mutual Life Insurance Co.</b> .....	Binghamton, N. Y. ....	Mutual	8,097,354.51	7,882,035.43	7,882,035.43	215,319.08	215,319.08
<b>State Life Insurance Co. of Montana</b> .....	Great Falls, Mont. ....	114,923.34	2,167,804.09	51,339.31	166,262.65	50,541.44	165,464.78
<b>**Travelers' Insurance Co.</b> .....	Hartford, Conn. ....	Mutual	89,910,218.27	83,541,599.82	83,541,599.82	6,368,618.45	6,368,618.45
<b>Union Central Life Insurance Co.</b> .....	Cincinnati, Ohio ....	2,000,000.00	114,684,244.78	108,521,419.20	110,521,419.20	4,162,825.68	4,162,825.68
<b>Western Union Life Insurance Co.</b> .....	Spokane, Wash. ....	200,000.00	2,406,256.18	1,856,019.87	2,056,019.87	350,236.31	550,236.31

## ASSESSMENT LIFE INSURANCE COMPANIES

Guarantee Fund Life Association .....	Omaha, Neb. ....	Assessment	\$ 1,957,332.64	\$ 140,054.94	\$ 140,054.94	\$ 1,817,277.70	\$ 1,817,277.70
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\*\*For Miscellaneous Dept. See Table G.

\*Admitted 1916.



# United States and Foreign Fire Insurance Companies

## COMPARATIVE STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

### Showing Insurance Written, Premiums Received, Losses Incurred and Losses Paid During the Calendar Year 1916 by Domestic and Foreign Fire Insurance Companies, and Exhibiting Comparison with the Previous Year.

NAME OF COMPANY.	LOCATION	Total Risks Written (For Segregation 1916 Risks See Following Page)		Total Premiums Received (For Segregation 1916 Pre- miums See Following Page)		Total Losses Incurred (For Segregation 1916 Losses Incurred See Following Page)		Ratio of Losses to Premiums Received	Total Losses Paid (For Segregation 1916 Losses Paid See Following Page)		Ratio of Losses to Premiums Received	Premium Paid
		1915	1916	1915	1916	1915	1916		1915	1916		
Aachen & Munich Fire Insurance Co.	Aix La Chapelle, Ger.	\$ 465,147.00	\$ 501,553.00	\$ 9,226.61	\$ 9,214.59	\$ 649.60	\$ 3,301.73	25.4	\$ 2,389.30	\$ 3,781.73	23.2	\$ 211.80
Aetna Insurance Co.	Hartford, Conn.	3,494,025.00	3,142,571.00	32,113.52	31,983.43	34,983.43	36,529.06	52.9	32,483.89	3,781.73	23.2	1,942.55
Agricultural Insurance Co.	Philadelphia, Pa.	414,600.00	312,406.00	3,295.32	3,826.78	1,764.96	3,827.00	64.8	2,689.35	4,728.00	60.2	2,514.66
Alliance Insurance Co.	Philadelphia, Pa.	710,222.00	1,141,892.00	14,883.22	22,124.78	11,641.64	11,610.04	60.2	11,478.38	10,852.56	45.6	467.60
American Central Insurance Co.	St. Louis, Mo.	1,322,238.00	1,456,375.00	20,070.72	26,875.91	9,565.53	13,349.55	46.2	12,132.63	12,132.63	69.9	602.16
American Eagle Fire Insurance Co.	New York, N. Y.	18,179.00	72,124.00	2,230.00	2,130.00		1,814.06	85.1		1,214.06	7.37	157.00
American Insurance Co.	Newark, N. J.	866,296.00	905,176.00	17,082.23	17,107.71	7,961.58	6,889.72	49.2	8,112.56	5,665.62	42.77	367.13
Atlas Assurance Co., Ltd.	London, Eng.	1,171,712.00	10,593.60	23,660.43	21,445.24	7,131.13	8,277.05	29.3	7,264.13	7,144.73	63.87	634.38
British America Insurance Co.	Toronto, Canada	281,317.00	426,407.00	6,969.78	7,888.38	5,000.49	2,122.06	39.6	6,915.43	2,813.06	19.72	634.78
Caledonian Insurance Co.	Edinburgh, Scotland	578,639.00	376,894.00	11,220.12	7,146.14	4,684.98	2,736.23	38.3	5,544.98	3,231.23	17.87	167.92
California Insurance Co.	San Francisco, Cal.	1,114,230.00	1,029,531.00	22,938.28	21,694.07	10,272.43	8,791.27	40.7	7,257.46	10,103.00	66.26	488.37
Camden Fire Insurance Association	Camden, N. J.	23,611.00	23,611.00	1,315.00	1,315.00	1,315.00	1,315.00	100.0	1,315.00	1,315.00	100.0	1,315.00
Capital Fire Insurance Co. of California	Sacramento, Cal.	79,960.45	79,960.45	2,168.45	2,168.45	5,857.51	274.7	274.7	5,857.51	5,857.51	45.2	125.00
Citizens' Insurance Co.	St. Louis, Mo.	445,111.00	397,631.00	9,107.02	7,577.89	4,605.26	2,040.51	26.9	5,782.89	1,794.43	20.54	189.29
Commercial Union Assurance Co., Ltd.	London, England	9,595,397.00	11,887,084.00	69,888.88	65,602.73	36,941.20	21,214.52	47.6	28,494.56	37,019.63	160.42	1,335.05
Commercial Union Fire Insurance Co.	New York, N. Y.	245,648.00	201,146.00	1,580.81	1,580.81	1,307.00	1,307.00	100.0	1,294.00	1,726.84	7.31	21.00
Commonwealth Insurance Co.	New York, N. Y.	431,267.00	709,944.00	6,834.29	9,853.80	4,671.53	5,062.49	50.8	4,788.73	3,222.49	23.49	222.08
Concordia Fire Insurance Co.	Hartford, Conn.	1,620,242.00	1,604,750.00	23,658.39	25,181.85	16,662.90	12,683.89	35.8	1,016.45	8,131.08	19.45	180.82
Continental Insurance Co.	New York, N. Y.	1,885,046.00	1,580,509.00	34,106.78	35,052.24	4,474.41	10,656.23	20.1	10,691.27	11,364.91	101.11	915.29
County Fire Insurance Co.	Philadelphia, Pa.	47,875.00	68,298.00	965.23	1,295.73	224.69	65.00	60.2	224.69	65.00	10.24	125.00
Detroit Fire & Marine Insurance Co.	Detroit, Mich.	206,346.00	240,046.00	2,954.60	2,954.60	7,063.20	308.42	45.4	1,089.42	375.14	13.89	169.89
Equitable Fire & Marine Insurance Co.	Providence, R. I.	110,880.00	110,285.00	2,159.97	1,962.96	1,257.71	1,098.42	55.9	1,257.71	1,098.42	4.90	10.00
Equity Mutual Fire Insurance Co.	Great Falls, Mont.	747,332.00	747,332.00	16,836.32	16,836.32						35.69	341.72
Fidelity-Phenix Fire Insurance Co.	New York, N. Y.	2,089,292.00	2,129,625.00	44,276.94	47,252.26	20,670.00	20,666.19	43.7	22,637.67	19,941.56	149.06	1,227.80
Fire Association of Philadelphia	Philadelphia, Pa.	1,598,125.00	1,598,125.00	32,113.52	32,113.52	32,483.89	32,483.89	100.0	32,483.89	32,483.89	100.0	32,483.89
Fireman's Fund Insurance Co.	San Francisco, Cal.	5,449,387.00	9,025,552.00	100,672.32	109,449.10	113,036.45	45,222.60	41.2	33,077.86	26,671.51	118.70	974.63
Fireproof Insurance Co.	Newark, N. J.	683,902.00	671,193.00	10,357.80	12,312.69	1,730.39	1,629.64	73.8	2,802.39	2,621.36	38.96	335.98
First National Fire Insurance Co.	Washington, D. C.	2,004,449.00	2,004,449.00	2,004,449.00	2,004,449.00	2,004,449.00	2,004,449.00	100.0	2,004,449.00	2,004,449.00	100.0	2,004,449.00
Franklin Fire Insurance Co.	Philadelphia, Pa.	421,445.00	330,597.00	8,547.11	29,964.18	4,682.85	18,675.00	89.1	4,917.57	10,510.13	56.23	444.28
German Alliance Insurance Co.	New York, N. Y.	319,108.00	453,904.00	6,641.71	10,421.00	1,925.78	1,777.85	19.0	2,175.70	12,465.82	124.65	1,246.82
Germania Fire Insurance Co.	New York, N. Y.	3,634,684.00	3,179,093.00	95,746.47	85,234.90	227,051.41	227,051.41	89.3	63,934.02	229,317.41	444.28	5,111.00
Germania Fire Insurance Co.	Philadelphia, Pa.	174,212.00	128,812.00	4,672.17	2,364.34	2,526.55	-34.63	39.3	2,636.65	35.47	6.82	125.00
Glad Fire & Marine Insurance Co.	Philadelphia, Pa.	394,374.00	429,228.00	8,269.04	9,732.73	2,442.83	4,975.68	51.1	3,297.66	3,044.89	24.40	270.17
Glens Falls Insurance Co.	Huron, S. D.	377,666.00	427,133.96	35,568.90	26,963.99	14,084.39	14,084.39	100.0	15,250.93		18.84	764.08
Globe Fire Insurance Co., Ltd.	Indianapolis, Ind.	55,547.00	75,800.00	1,138.79	1,664.74	1,133.31	-138.82	9.1	1,231.31	161.08	44.08	378.63
Globe Insurance Co.	New York, N. Y.	692,179.00	876,786.00	14,857.12	17,962.63	7,384.20	4,201.51	23.4	7,101.95	3,621.63	46.89	403.27
Hartford Fire Insurance Co.	Hartford, Conn.	5,787,241.00	6,361,581.00	141,821.63	232,464.14	127,625.10	131,056.98	66.4	142,735.38	127,105.08	290.37	4,674.28
Home Fire Insurance Co. of Utah	Salt Lake City, Utah	92,972.00	1,261,663.00	1,858.42	27,246.61	81,318.05	158,774.80	98.9	79,120.87	150,852.82	324.17	1,255.00
Imperial Assurance Co.	New York, N. Y.	130,462.00	166,425.00	4,320.34	4,387.15	3,945.55	8,849.00	87.7	3,980.59	3,821.00	9.95	142.23
Insurance Company of North America	Philadelphia, Pa.	3,296,137.00	3,296,137.00	60,471.96	60,471.96	60,471.96	60,471.96	100.0	60,471.96	60,471.96	100.0	60,471.96
Insurance Company of the State of Pennsylvania	Philadelphia, Pa.	472,553.00	452,845.00	9,619.23	10,412.67	8,737.76	7,286.19	36.3	7,986.97	9,657.10	38.19	346.47
Chicago & Rock Island Insurance Co., Ltd.	Liverpool, England	610,233.00	668,016.00	10,642.18	10,983.24	4,879.55	10,438.53	95.1	6,999.19	6,897.23	77.46	125.00
Liverpool & London & Globe Insurance Co., Ltd.	New York, N. Y.	161,088.00	125,598.00	2,556.39	3,169.32	21.94	161.12	6.1	532.06	169.13	7.79	125.00
Liverpool & London & Globe Insurance Co., Ltd.	London, England	3,660,653.00	3,660,653.00	7,676.35	25,890.87	39,454.46	46.3	39,454.46	25,890.87	25,890.87	100.0	1,255.00
London Assurance Corporation	London, England	1,701,620.00	1,678,693.00	34,872.50	35,598.52	14,926.26	9,708.35	27.3	12,868.26	11,367.23	111.60	917.01
London & Lancashire Fire Insurance Co., Ltd.	Liverpool, England	735,764.00	2,608,913.60	14,058.29	28,850.74	7,465.86	3,812.04	61.6	7,465.86	12,962.04	47.23	688.75
Mechanics Insurance Co.	Philadelphia, Pa.	57,875.00	57,875.00	1,183.21	1,183.21	15.00	15.00	100.0		15.00	2.96	125.00
Mechanics Insurance Co. of America	New York, N. Y.	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	100.0	1,000,000.00	1,000,000.00	100.0	1,000,000.00
Merchants Fire Insurance Co.	Denver, Colo.	369,169.00	497,072.00	8,026.33	10,191.67	5,585.79	2,162.96	21.2	7,356.67	2,162.96	26.60	237.79
Merchants Fire Insurance Corp.	New York, N. Y.	377,916.00	686,453.00	5,513.62	17,336.65	1,056.58	6,499.32	37.4	1,054.58	5,179.93	62.12	476.62
Merchants Mutual Fire Insurance Co.	Butte, Mont.	578,873.35	705,453.75	14,438.42	18,573.76	1,476.57	25,716.32	338.4	376.65	14,824.72	66.43	271.47
Michigan Mutual Fire Insurance Co.	Lansing, Mich.	319,274.00	319,274.00	3,215.82	3,215.82	3,215.82	3,215.82	100.0	3,215.82	3,215.82	100.0	3,215.82
Michigan Fire & Marine Insurance Co.	Detroit, Mich.	386,523.00	397,139.00	7,282.02	9,115.77	2,687.92	2,452.24	26.9	2,719.12	2,012.53	23.19	210.62
Michigan Mutual Fire Insurance Co.	Lansing, Mich.	334,350.00	642,441.00	10,807.23	17,623.83	1,800.23	11,802.82	87.7	3,971.23	11,746.26	44.66	377.48
Millers National Insurance Co. (Mutual)	Minneapolis, Minn.	1,729,187.00	1,729,187.00	17,291.84	17,291.84	16,325.12	12,312.22	70.8	14,402.86	16,325.12	65.92	1,402.86
Milwaukee Mechanics' Insurance Co.	Milwaukee, Wis.	664,732.00	314,066.00	13,242.68	18,904.14	7,385.00	4,637.27	24.5	6,675.22	6,360.07	47.25	402.08
Minneapolis Fire & Marine Insurance Co.	Minneapolis, Minn.	889,250.00	1,721,713.00	24,242.11	37,236.23	17,518.43	28,169.68	49.6	18,865.68	26,454.81	89.75	1,342.61
Montana Fire Insurance Co.	Butte, Mont.	3,792,211.00	1,807,702.00	34,732.21	40,150.79	12,764.62	12,764.62	31.8	11,781.11	11,994.82	100.38	1,255.00
National Fire Insurance Co. (Mutual)	Hartford, Conn.	1,729,187.00	1,729,187.00	17,291.84	17,291.84	16,325.12	12,312.22	70.8	14,402.86	16,325.12	65.92	1,402.86
National Ben Franklin Insurance Co.	Pittsburg, Pa.	275,094.00	285,199.00	5,165.77	6,709.49	2,614.70	952.00	36.7	2,474.30	746.56	12.88	139.19
National Fire Insurance Co.	Hartford, Conn.	1,976,644.00	1,868,870.00	35,201.85	25,165.06	5,855.60	5,855.60	7.9	6,805.10	2,640.19	120.65	989.20
National Union Fire Insurance Co.	Pittsburg, Pa.	407,718.00	1,821,850.00	17,569.32	24,989.10	9,947.						





# TABULAR STATEMENT

Showing Segregation of Risks, Premiums and Losses for the Calendar Year 1916, for all Fire Companies, Domestic and Foreign, Transacting Other Than Fire Business.

NAME OF COMPANY	RISKS WRITTEN 1916				PREMIUMS RECEIVED 1916				LOSSES INCURRED 1916				LOSSES PAID 1916			
	Fire	Marine and Inland	Hall and Tornado	Automobile	Fire	Marine and Inland	Hall and Tornado	Automobile	Fire	Marine and Inland	Hall and Tornado	Automobile	Fire	Marine and Inland	Hall and Tornado	Automobile
Aetna Insurance Co. ....	\$ 4,956,037.00	\$ .....	\$ 39,800.00	\$ .....	\$ 95,572.73	\$ .....	\$ 290.25	\$ .....	\$ 36,806.58	\$ .....	\$ 38.75	\$ .....	\$ 26,387.96	\$ .....	\$ 38.75	\$ .....
Alliance Insurance Co. ....	955,622.00	.....	.....	.....	185,970.00	.....	.....	.....	10,576.54	.....	.....	.....	10,419.06	.....	.....	433.50
American Central Insurance Co. ....	1,394,336.00	.....	.....	.....	27,990.95	.....	.....	.....	12,834.55	.....	.....	515.00	12,692.65	.....	.....	490.00
American Eagle Fire Insurance Co. ....	70,339.00	.....	200.00	.....	2,103.90	.....	3.20	.....	1,814.06	.....	.....	.....	1,214.06	.....	.....	.....
Boston Insurance Co. ....	243,732.00	21,044.00	.....	7,375.00	4,607.14	5.25	.....	159.60	1,427.61	.....	.....	.....	1,024.32	.....	.....	.....
California Insurance Co. ....	1,012,815.00	.....	.....	26,716.00	20,933.62	.....	.....	660.45	8,791.27	.....	.....	.....	10,103.00	.....	.....	.....
Commercial Union Assurance Co., Ltd. ....	2,996,499.00	8,130,597.00	.....	749,988.00	57,625.75	1,331.51	.....	6,545.47	27,576.77	.....	3,637.75	.....	34,061.83	.....	.....	2,957.75
Commonwealth Insurance Co. of N. Y. ....	582,622.00	.....	126,750.00	572.00	9,394.08	.....	445.92	13.85	5,002.49	.....	.....	.....	3,222.49	.....	.....	.....
Concordia Fire Insurance Co. ....	378,658.00	.....	700.00	.....	7,793.02	.....	1.85	.....	6,888.88	.....	.....	.....	6,131.03	.....	.....	.....
Continental Insurance Co. ....	1,556,651.00	.....	.....	23,858.00	34,589.66	.....	.....	463.58	9,955.60	.....	.....	560.63	10,794.28	.....	.....	560.63
Fidelity-Phenix Fire Insurance Co. ....	2,097,717.00	.....	6,950.00	23,858.00	46,745.79	.....	43.90	463.57	19,658.56	.....	447.00	560.63	18,933.96	.....	446.97	560.63
Fireman's Fund Insurance Co. ....	4,584,434.00	3,943,581.00	.....	497,538.00	101,476.93	689.20	.....	7,318.06	41,381.69	.....	.....	3,841.11	42,643.27	.....	.....	3,111.62
Firemen's Insurance Co. ....	670,593.00	.....	.....	.....	12,209.69	.....	.....	.....	1,629.64	.....	.....	.....	2,021.36	.....	.....	.....
Franklin Fire Insurance Co. ....	452,150.00	3,170.00	75,257.00	.....	10,372.85	67.08	10,524.25	.....	3,438.11	.....	16,237.49	.....	3,112.64	.....	16,097.49	.....
German Alliance Insurance Co. ....	433,332.00	.....	20,571.00	.....	8,662.50	.....	.....	10.00	1,242.25	.....	529.60	.....	1,492.25	.....	529.60	.....
German American Insurance Co. ....	3,393,369.00	.....	2,318,774.00	6,950.00	64,501.78	117.50	189,615.56	90.15	21,215.46	.....	205,841.95	.....	26,608.46	.....	202,708.95	.....
Germania Fire Insurance Co. ....	899,113.00	.....	2,200.00	1,300.00	17,827.32	.....	20.75	40.00	6,077.10	.....	.....	.....	5,373.14	.....	.....	.....
Hannover Fire Insurance Co. ....	870,308.00	.....	.....	6,478.00	17,854.81	.....	.....	78.72	4,201.51	.....	.....	.....	3,521.62	.....	.....	.....
Hartford Fire Insurance Co. ....	5,573,299.00	.....	1,383,232.00	5,050.00	116,148.92	.....	115,912.05	403.17	58,021.17	.....	72,964.13	71.68	54,069.27	.....	72,964.13	71.68
Hime Insurance Co. ....	5,066,501.00	318,361.00	1,133,801.00	.....	112,404.83	3,334.20	110,507.48	.....	67,578.15	899.06	88,297.59	.....	62,094.65	888.21	87,969.59	.....
Imperial Assurance Co. ....	134,338.00	.....	22,291.00	.....	2,499.26	.....	1,887.89	.....	1,344.32	.....	2,504.68	.....	1,344.32	.....	2,476.68	.....
Insurance Co. of North America ....	3,112,040.00	977,900.00	.....	216,387.00	68,473.50	488.95	.....	4,488.65	42,051.91	134.54	.....	8,246.19	38,042.24	134.54	.....	9,121.19
Insurance Co. of the State of Pennsylvania ....	474,194.00	.....	.....	572.00	9,617.36	.....	.....	795.21	4,496.27	.....	.....	2,789.92	6,117.23	.....	.....	3,539.92
Liverpool & London & Globe Insurance Co. ....	170,045.00	.....	.....	9,553.00	3,112.65	.....	.....	56.67	163.12	.....	.....	.....	163.12	.....	.....	.....
Liverpool & London & Globe Insurance Co., Ltd. ....	3,138,585.00	300.00	311,454.00	226,616.00	57,949.54	3.00	24,865.83	3,185.50	13,393.36	.....	25,859.29	245.79	9,030.36	.....	25,859.29	301.85
London & Lancashire Fire Insurance Co., Ltd. ....	676,620.00	.....	631,348.00	1,300,045.00	12,643.59	.....	12,912.74	3,294.41	8,808.61	.....	.....	1,003.43	12,658.61	.....	.....	403.43
Mercantile Insurance Co. of America ....	111,733.00	.....	.....	572.00	2,151.00	.....	.....	13.85	68.26	.....	.....	.....	73.26	.....	.....	.....
Merchants Fire Assurance Corporation ....	825,736.00	.....	20,407.00	.....	15,662.05	.....	1,734.60	.....	5,906.68	.....	593.25	.....	4,886.68	.....	593.25	.....
Milwaukee Mechanics' Insurance Co. ....	913,166.00	.....	900.00	.....	18,899.64	.....	4.50	.....	4,637.27	.....	.....	.....	6,360.07	.....	.....	.....
Minneapolis Fire & Marine Insurance Co. ....	1,288,199.00	.....	433,514.00	.....	27,017.45	.....	30,378.78	.....	8,203.10	.....	19,966.58	.....	6,488.23	.....	19,966.58	.....
National Fire Insurance Co. ....	1,855,570.00	.....	12,500.00	.....	35,115.06	.....	50.00	.....	2,765.48	.....	.....	.....	2,640.19	.....	.....	.....
National Union Fire Insurance Co. ....	1,563,478.50	.....	58,371.50	.....	21,110.78	.....	3,877.41	.....	13,191.90	.....	1,154.77	.....	13,012.45	.....	1,154.77	.....
Niagara Fire Insurance Co. ....	1,216,428.00	.....	9,650.00	73,885.00	25,289.53	.....	42.00	1,415.64	7,580.85	.....	250.00	287.55	12,681.98	.....	250.00	262.55
North British & Mercantile Insurance Co. ....	2,391,895.00	.....	.....	1,146.00	44,448.07	.....	.....	27.65	14,329.06	.....	.....	.....	11,972.06	.....	.....	.....
North River Insurance Co. ....	1,214,226.00	.....	.....	114,015.00	29,178.46	.....	.....	1,886.74	8,599.29	.....	.....	125.00	5,684.29	.....	.....	.....
Northern Assurance Co., Ltd. ....	2,400,787.00	.....	24,750.00	.....	55,473.76	.....	175.38	.....	32,674.71	.....	.....	.....	27,501.17	.....	.....	.....
Northwestern Fire & Marine Insurance Co. ....	761,485.00	.....	1,087,992.00	.....	20,101.59	.....	80,426.60	.....	17,198.14	.....	84,184.16	.....	17,608.27	.....	83,835.51	.....
Northwestern National Insurance Co. ....	1,319,191.00	.....	294,242.00	.....	26,388.03	.....	23,145.74	.....	4,741.30	.....	24,031.73	.....	8,294.73	.....	24,016.73	.....
Northwestern Union Fire Insurance Society ....	1,432,365.00	.....	105,953.00	12,350.00	39,314.67	.....	9,017.00	.....	14,543.68	.....	5,306.47	.....	18,007.00	.....	5,269.57	.....
Orient Insurance Co. ....	252,087.00	.....	152,532.00	470,230.16	4,926.92	.....	17,184.18	1,590.11	6,415.26	.....	.....	152.40	6,405.26	.....	.....	128.40
Palatine Insurance Co., Ltd. ....	943,219.00	.....	.....	161,257.00	19,519.73	.....	.....	1,983.91	9,259.27	.....	.....	2,059.76	11,466.27	.....	.....	2,059.76
Peoples National Fire Insurance Co. ....	75,333.00	.....	.....	.....	1,288.36	.....	.....	.....	827.86	.....	.....	.....	1,805.36	.....	41.25	.....
Phoenix Assurance Co., Ltd. ....	730,796.00	214,715.00	44,584.00	161,685.00	15,946.73	239.55	3,775.77	2,205.65	7,610.12	85.45	5,009.39	318.99	7,610.12	85.45	4,953.39	232.99
Phoenix Insurance Co. ....	1,893,777.00	.....	.....	56,511.00	37,763.41	.....	.....	1,281.89	18,496.91	.....	.....	1,829.25	16,125.00	.....	.....	1,829.25
Providence Washington Insurance Co. ....	568,608.00	.....	204,265.00	78,494.00	11,166.80	.....	17,362.15	2,059.62	4,343.08	.....	13,680.26	.....	2,308.05	.....	13,680.26	673.90
Prussian National Insurance Co. ....	607,779.00	.....	2,000.00	12,339.00	11,522.38	.....	5.00	230.76	6,753.38	.....	.....	.....	7,033.80	.....	.....	84.80
Queen Insurance Co. of America ....	1,846,664.00	3,500.00	.....	240,529.00	34,211.88	35.00	.....	2,490.23	10,534.48	.....	.....	1,796.32	14,465.48	.....	.....	1,571.32
Rocky Mountain Fire Insurance Co. ....	1,957,970.00	.....	9,800.00	.....	42,216.12	.....	83.58	.....	11,700.92	.....	.....	.....	11,073.43	.....	.....	.....
Royal Insurance Co. ....	3,094,382.00	.....	1,000.00	365,375.00	60,505.25	.....	10.00	3,388.35	18,875.17	.....	.....	2,478.83	21,575.67	.....	.....	3,003.83
Scottish Union and National Insurance Co. ....	1,882,117.00	.....	38,700.00	.....	37,450.29	.....	224.03	.....	9,817.13	.....	347.21	.....	12,366.12	.....	347.21	.....
Security Insurance Co. ....	646,757.00	.....	221,411.00	.....	13,660.83	.....	18,535.68	.....	9,884.66	.....	16,292.58	.....	6,854.31	.....	16,292.58	.....
Springfield Fire & Marine Insurance Co. ....	3,464,076.66	.....	715,144.32	.....	72,055.09	.....	54,758.71	.....	23,281.85	.....	33,941.93	.....	22,748.20	.....	31,797.41	.....
St. Paul Fire and Marine Insurance Co. ....	3,149,846.00	.....	11,300.00	562,022.00	67,398.22	.....	76.51	4,321.26	32,003.83	.....	.....	3,337.25	31,302.17	.....	.....	3,347.40
State Assurance Co., Ltd. ....	226,109.00	.....	800.00	.....	4,586.06	.....	4.00	.....	146.04	.....	.....	.....	258.16	.....	.....	.....
Twin City Fire Insurance Co. ....	176,562.00	.....	637,741.65	.....	10,142.21	.....	48,561.53	.....	6,784.62	.....	22,400.78	.....	8,019.45	.....	22,294.38	.....
United States Fire Insurance Co. ....	3,596,253.00	.....	.....	264,306.00	59,482.11	.....	.....	2,062.51	34,825.03	.....	.....	1,214.68	30,021.03	.....	.....	222.68
Westchester Fire Insurance Co. ....	1,195,814.00	.....	75,412.00	.....	26,371.60	.....	.....	.....	5,685.88	.....	26,463.79	.....	7,546.79	.....	26,433.79	.....
TOTALS .....	\$89,786,327.16	\$13,603,168.00	\$10,237,889.47	\$ 5,904,811.76	\$ 1,822,761.56	\$ 6,311.24	\$ 807,140.69	\$ 58,188.92	\$ 766,805.60	\$ 1,019.05	\$ 666,373.38	\$ 36,185.66	\$ 756,973.96	\$ 1,108.20	\$ 660,078.14	\$ 34,970.08

For Additional Hall Premiums See Table F.

\*Miscellaneous Business.





# U. S. and Foreign Fire Insurance Companies

TABLE E

## Summary of Statements as to Capital, Surplus, Assets and Liabilities.

NAME OF COMPANY.	LOCATION.	U. S. Capital Paid Up Capital and Surplus	U. S. Deposits and Investments	Admitted Assets	Unpaid Losses	Total Liabilities to Policyholders and Depositors	Supplies Over All Liabilities	Surplus as Reported by Policyholders	Surplus as Reported by Company
Aachen & Munich Fire Insurance Co.	Aix la Chapelle, Germany	\$ 1,000,000	\$ 245,000.00	\$ 2,550,060.00	\$ 122,121.03	\$ 1,621,317.70	\$ 1,228,743.40	\$ 1,473,743.40	\$ 1,473,743.40
Actna Insurance Co.	Hartford, Conn.	6,000,000	26,706,647.02	1,672,915.68	18,203,223.49	8,503,324.53	13,503,324.63	13,503,324.63	13,503,324.63
Agricultural Insurance Co.	Watertown N. Y.	500,000	5,026,003.01	181,864.36	3,046,861.96	1,939,141.06	1,939,141.06	1,939,141.06	1,939,141.06
Alliance Insurance Co.	Philadelphia, Pa.	750,000	3,400,538.64	315,395.00	2,550,538.64	750,000.00	1,600,000.00	1,600,000.00	1,600,000.00
American Central Insurance Co.	St. Louis, Mo.	1,000,000	4,142,833.93	251,754.24	3,110,098.38	1,032,735.67	2,032,735.67	2,032,735.67	2,032,735.67
American Eagle Fire Insurance Co.	New York, N. Y.	1,000,000	2,885,851.64	26,232.76	1,757,211.26	1,129,637.38	1,129,637.38	1,129,637.38	1,129,637.38
American Insurance Co.	Newark, N. J.	1,000,000	11,385,223.17	365,454.33	7,333,795.71	3,951,427.46	4,951,427.46	4,951,427.46	4,951,427.46
Atlas Assurance Co., Ltd.	London, England	1,000,000	3,270,654.95	158,729.27	2,331,571.82	939,137.13	1,239,137.13	1,239,137.13	1,239,137.13
*Boston Insurance Co.	Boston, Mass.	1,000,000	5,184,478.50	1,324,423.60	5,505,190.00	2,682,287.80	3,682,287.80	3,682,287.80	3,682,287.80
British America Insurance Co.	Toronto, Canada	1,000,000	1,506,240.77	157,231.77	1,312,315.15	825,964.69	825,964.69	825,964.69	825,964.69
Calendonian Insurance Co.	Edinburgh, Scotland	225,000	2,352,952.99	163,283.39	1,591,521.35	400,759.64	685,758.64	685,758.64	685,758.64
California Insurance Co.	San Francisco, Cal.	400,000	1,286,477.90	35,218.32	961,607.44	324,870.46	324,870.46	324,870.46	324,870.46
*Camden Fire Insurance Association	Camden, N. J.	800,000	3,885,719.00	276,085.00	2,973,299.00	892,420.46	1,692,420.46	1,692,420.46	1,692,420.46
*Capital Fire Insurance Co. of California	San Francisco, Cal.	400,000	2,000,000.00	34,600.00	1,565,400.00	338,748.11	661,251.89	661,251.89	661,251.89
Citizens' Insurance Co.	St. Louis, Mo.	200,000	715,444.79	22,517.33	411,301.22	304,093.67	504,093.67	504,093.67	504,093.67
Commercial Union Assurance Co., Ltd.	London, England	800,000	10,891,368.44	1,273,608.44	8,946,992.29	2,038,368.85	2,838,368.85	2,838,368.85	2,838,368.85
Commercial Union Fire Insurance Co.	New York, N. Y.	200,000	1,327,048.61	72,023.00	985,006.49	365,042.25	562,042.25	562,042.25	562,042.25
Commonwealth Insurance Co.	New York, N. Y.	1,000,000	3,139,193.74	258,258.43	1,977,298.97	1,360,882.77	1,360,882.77	1,360,882.77	1,360,882.77
Connecticut Fire Insurance Co.	Wilwaukee, Wis.	500,000	2,587,558.08	108,636.86	2,175,389.53	415,168.05	1,015,168.05	1,015,168.05	1,015,168.05
Connecticut Fire Insurance Co.	Hartford, Conn.	1,000,000	7,249,879.84	312,627.43	6,435,815.90	1,836,063.94	2,836,063.94	2,836,063.94	2,836,063.94
Continental Insurance Co.	New York, N. Y.	10,000,000	34,093,874.47	594,007.54	21,111,033.22	12,282,836.24	22,282,836.24	22,282,836.24	22,282,836.24
County Fire Insurance Co.	Philadelphia, Pa.	400,000	1,000,000.00	26,413.43	4,148.33	27,470.46	27,470.46	27,470.46	27,470.46
Detroit Fire & Marine Insurance Co.	Detroit Mich.	500,000	2,499,751.53	90,681.10	1,874,498.94	1,125,257.47	1,625,257.47	1,625,257.47	1,625,257.47
Equitable Fire & Marine Insurance Co.	Providence, R. I.	500,000	1,000,000.00	59,697.81	1,977,298.97	477,609.87	977,609.87	977,609.87	977,609.87
Fidelity-Phenix Fire Insurance Co.	Great Falls, Montana	Mutual	28,292.51	1,249.02	2,490.02	25,043.49	25,043.49	25,043.49	25,043.49
Fire Association of Philadelphia	New York, N. Y.	2,500,000	18,219,357.62	568,499.57	12,203,732.83	7,015,624.99	9,515,624.99	9,515,624.99	9,515,624.99
Fire Association of Philadelphia	Philadelphia, Pa.	750,000	10,046,848.04	447,197.96	7,528,643.61	2,618,204.43	3,268,204.43	3,268,204.43	3,268,204.43
Firemen's Fund Insurance Co.	San Francisco, Cal.	1,000,000	1,476,022.82	258,258.43	300,783.33	300,387.38	5,176,102.50	5,176,102.50	5,176,102.50
First National Fire Insurance Co.	Newark, N. J.	1,250,000	7,707,643.85	413,911.21	5,257,748.32	2,449,794.93	3,949,794.93	3,949,794.93	3,949,794.93
Franklin Fire Insurance Co.	Washington, D. C.	911,305.00	1,743,996.33	188,897.98	1,577,128.34	166,848.49	1,078,172.17	1,078,172.17	1,078,172.17
German Alliance Insurance Co.	Philadelphia, Pa.	500,000	2,331,120.71	140,889.00	1,809,072.82	452,052.88	982,052.88	982,052.88	982,052.88
German American Insurance Co.	New York, N. Y.	400,000	1,254,895.93	47,130.00	1,161,111.22	425,400.27	1,469,599.73	1,469,599.73	1,469,599.73
Germania Fire Insurance Co.	New York, N. Y.	2,000,000	23,713,477.96	998,399.62	12,954,655.87	10,759,422.10	17,240,577.86	17,240,577.86	17,240,577.86
Girard Fire & Marine Insurance Co.	Newark, N. J.	1,000,000	8,553,704.26	324,019.21	5,222,485.00	3,331,216.62	4,331,216.62	4,331,216.62	4,331,216.62
Glens Falls Insurance Co.	Philadelphia, Pa.	500,000	1,000,000.00	45,367.83	630,778.23	181,000.00	819,000.00	819,000.00	819,000.00
Glens Falls Insurance Co.	Glens Falls, N. Y.	500,000	6,412,771.65	450,062.00	4,044,925.70	2,871,845.99	2,871,845.99	2,871,845.99	2,871,845.99
Grain Dealers National Mutual Fire Ins. Co.	Indianapolis, Ind.	Mutual	401,671.54	16,996.80	260,283.55	431,353.99	431,353.99	431,353.99	431,353.99
Hamburg-Bremen Fire Insurance Co.	Hamburg, Germany	1,000,000	1,902,350.53	130,400.00	1,498,405.00	400,855.23	800,855.23	800,855.23	800,855.23
Hartford Fire Insurance Co.	Hartford, Conn.	2,000,000	4,417,781.83	299,741.83	3,909,741.83	1,000,000.00	2,909,741.83	2,909,741.83	2,909,741.83
Home Fire Insurance Co. of Utah.	Salt Lake City, Utah	300,000	1,275,256.40	8,053.47	432,139.14	842,117.26	1,142,117.26	1,142,117.26	1,142,117.26
Home Insurance Co.	New York, N. Y.	6,000,000	40,283,879.55	2,308,972.66	27,396,766.42	12,868,113.13	18,868,113.13	18,868,113.13	18,868,113.13
Home Insurance Co.	New York, N. Y.	1,000,000	3,559,530.49	93,212.00	3,066,318.49	842,117.26	1,142,117.26	1,142,117.26	1,142,117.26
Insurance Company of North America.	Philadelphia, Pa.	4,000,000	23,792,496.92	3,082,643.00	18,792,496.92	5,000,000.00	9,000,000.00	9,000,000.00	9,000,000.00
Insurance Company of the State of Pennsylvania.	Philadelphia, Pa.	1,000,000	4,655,305.59	688,652.07	3,966,652.07	402,353.66	1,402,353.66	1,402,353.66	1,402,353.66
Law Union & Rock Insurance Co., Ltd.	London, England	338,000	1,048,518.03	53,318.46	829,650.85	579,463.85	979,463.85	979,463.85	979,463.85
Liverpool & London & Globe Insurance Co., Ltd.	New York, N. Y.	400,000	1,254,895.93	47,130.00	1,161,111.22	425,400.27	1,469,599.73	1,469,599.73	1,469,599.73
Liverpool & London & Globe Insurance Co., Ltd.	London, England	200,000	15,827,439.35	1,360,421.71	12,266,619.50	5,260,745.59	5,460,745.59	5,460,745.59	5,460,745.59
London Assurance Corporation	London, England	1,000,000	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
London & Lancashire Fire Insurance Co., Ltd.	Liverpool, England	200,000	5,380,826.99	236,788.08	3,268,938.91	2,027,927.30	3,027,927.30	3,027,927.30	3,027,927.30
*Mechanics' Insurance Co.	Philadelphia, Pa.	250,000	1,512,914.99	38,691.18	1,108,335.38	404,579.61	654,579.61	654,579.61	654,579.61
*Mercantile Insurance Co. of America.	New York, N. Y.	1,000,000	3,241,974.14	221,289.14	2,123,539.46	1,108,434.68	2,108,434.68	2,108,434.68	2,108,434.68
Mechanics' Fire Insurance Corporation	New York, N. Y.	400,000	1,927,111.83	18,600.00	1,908,511.83	400,000.00	1,508,511.83	1,508,511.83	1,508,511.83
Michigan Commercial Insurance Co.	New York, N. Y.	400,000	1,237,311.63	127,260.00	1,200,000.36	830,507.27	1,029,507.27	1,029,507.27	1,029,507.27
Michigan Fire & Marine Insurance Co.	Lansing, Mich.	400,000	1,178,606.04	92,190.78	966,365.83	212,242.99	612,242.99	612,242.99	612,242.99
Michigan Fire & Marine Insurance Co.	Detroit, Mich.	400,000	1,685,925.25	69,404.89	1,273,452.87	392,476.38	792,476.38	792,476.38	792,476.38
Milwaukee Fire Insurance Co.	Lansing, Mich.	400,000	1,000,000.00	145,811.18	854,188.82	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
Milwaukee National Insurance Co. (Mutual)	Chicago, Ill.	*500,000	2,322,786.34	128,356.36	1,638,131.49	494,654.85	994,654.85	994,654.85	994,654.85
Milwaukee Mechanics' Insurance Co.	Wilwaukee, Wis.	1,000,000	1,628,805.92	138,574.32	1,491,009.55	1,018,796.37	1,018,796.37	1,018,796.37	1,018,796.37
Montana Fire Insurance Co.	Minneapolis, Minn.	200,000	853,571.23	88,883.72	764,687.51	81,000.00	881,000.00	881,000.00	881,000.00
Montana Fire Insurance Co.	Butte, Montana	255,250	452,936.32	1,828.51	214,678.48	139,257.84	395,507.84	395,507.84	395,507.84
National Ben Franklin Fire Insurance Co.	Pittsburgh, Pa.	1,000,000	3,614,326.93	193,300.13	3,041,764.63	572,562.25	1,672,562.25	1,672,562.25	1,672,562.25
National Fire Insurance Co.	Hartford, Conn.	2,000,000	17,572,309.09	1,209,112.31	13,337,565.44	3,934,743.65	5,934,743.65	5,934,743.65	5,934,743.65
National Union Fire Insurance Co.	Hartford, Conn.	1,000,000	4,417,781.83	299,741.83	3,909,741.83	1,000,000.00	2,909,741.83	2,909,741.83	2,909,741.83
*Netherlands Fire Insurance Co.	The Hague, Holland	200,000	1,127,135.15	53,640.53	760,059.50	377,075.61	777,075.61	777,075.61	777,075.61
Newark Fire Insurance Co.	Newark, N. J.	500,000	2,256,702.00	188,229.99	1,848,933.33	407,769.67	907,769.67	907,769.67	907,769.67
New Brunswick Fire Insurance Co.	New Brunswick, N. J.	500,000	1,717,867.41	99,323.50	1,384,453.46	411,111.11	927,411.11	927,411.11	927,411.11
New Hampshire Fire Insurance Co.	Manchester, N. H.	1,350,000	6,063,875.54	312,235.00	4,236,643.00	2,106,232.41	3,966,232.41	3,966,232.41	3,966,232.41
*New Jersey Insurance Co.	Newark, N. J.	1,000,000	2,001,302.36	112,995.84	1,695,355.55	302,343.81	1,392,343.81	1,392,343.81	1,392,343.81
New Zealand Insurance Co., Ltd.	Auckland, N. Z.	200,000	904,086.62	70,852.34	807,000.00	197,354.00	297,354.00	297,354.00	297,354.00
Niagara Fire Insurance Co.	New York, N. Y.	1,000,000	3,425,412.97	420,230.91	3,543,634.66	3,031,775.31	4,031,775.31	4,031,775.31	4,031,775.31
North British & Mercantile Insurance Co.	London & Edinburgh	200,000	9,482,918.71	795,409.16	6,071,867.64	3,411,051.07	2,611,051.07	2,611,051.07	2,611,051.07
North River Insurance Co.	New York, N. Y.	600,000	3,939,475.84	334,587.18	2,784,340.99	1,155,138.75	1,755,138.75	1,755,138.75	1,755,138.75
Northern Assurance Co., Ltd.	London, England	350,000	6,800,507.33	389,933.71	7,186,515.00	2,881,031.55	3,091,031.55	3,091,031.55	3,091,031.55
Northern Insurance Co.	New York, N. Y.	350,000	1,691,384.09	90,445.69	1,329,423.38	361,950.71	1,711,950.71	1,711,950.71	1,711,950.71
Northwestern Fire & Marine Insurance Co.	Minneapolis, Minn.	400,000	1,154,721.41	6,680.48	934,886.91	229,915.50	629,915.50	629,915.50	629,915.50
Northwestern National Insurance Co.	Milwaukee, Wis.	1,000,000	7,607,305.85	280,094.76	5,545,731.62	2,061,574.23	3,061,574.23	3,061,574.23	3,061,574.23
Norwich Fire Insurance Society, Ltd.	New York, N. Y.	1,000,000	1,000,000.00	100,000.00	900,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
Ohio National Fire Insurance Co.	Canton, Ohio	Mutual	1,147,892.43	176,692.09	643,588.97	565,213.46	605,213.46	605,213.46	605,213.46
Orient Insurance Co.	Hartford, Conn.	1,000,000	4,050,146.21	191,133.91	2,992,964.97	1,037,181.64	2,937,181.64	2,937,181.64	2,937,181.64
*Pacific Fire Insurance Co.	New York, N. Y.	400,000	1,388,057.41	88,834.00</					



## MISCELLANEOUS INSURANCE COMPANIES

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916

Showing the Business Transacted in Montana for the Calendar Year 1916, by Miscellaneous, Casualty, Liability, Fidelity and Surety Companies.

NAME OF COMPANY.	Accident		Health		Liability		Workmen's Compensation		Fidelity and Surety		Plate Glass		Steam Roller		Burglary and Theft		Sprinkler		Automobile and Teams Property Damage		Livestock		Hall and Tornado		Industrial		Physician's Defense		Totals		Premium Paid		
	Premiums.....	Losses.....	Premiums.....	Losses.....	Premiums.....	Losses.....	Premiums.....	Losses.....	Premiums.....	Losses.....	Premiums.....	Losses.....	Premiums.....	Losses.....	Premiums.....	Losses.....	Premiums.....	Losses.....	Premiums.....	Losses.....	Premiums.....	Losses.....	Premiums.....	Losses.....	Premiums.....	Losses.....	Premiums.....	Losses.....	Premiums.....	Losses.....			
Aetna Accident & Liability Co. ....	\$ 71.12		\$ 1,350.00		\$ 1,133.45	\$ 10,192.00	\$ 632.00	\$ 89,000.00	\$ 8,046.11	\$ 7,481.97	\$ 764.70	\$ 2,376.95	\$ 1,927.27	\$ 1,223.29	\$ 157.60	\$ 199.62			\$ 11,736.83	\$ 6,085.37									\$ 33,291.75	\$ 9,066.84	\$ 682.30		
Aetna Life Insurance Co. ....	9,521.91	6,954.22				25,935.04	5,545.15																							127,201.31	44,055.88	2,544.03	
American Casualty Co. ....	14,791.78																													15,720.33	7,097.78	339.42	
American Surety Co. of New York										34,121.55	736.68																			34,121.55	736.68	397.43	
Bankers Casualty Co. ....	15,904.44	3,402.36																												15,904.44	3,402.36	349.09	
Bankers Insurance Co. ....																																	
Casualty Company of America	172.38	173.21	297.35	2.00	26.57																10,273.41	3,730.00	33,721.88	24,527.08					43,995.29	28,257.08	125.00		
Continental Casualty Co. ....	64,093.10	22,494.07	16,438.28	3,226.82																				3.00	1.35				80,621.28	25,720.89	1,635.63		
Employers' Indemnity Corporation																																	
Employers' Liability Assurance Corporation, Ltd.	1,912.25	206.25	242.00			1,095.21	6,750.00	640.67	170.00	266.55																							
Fidelity & Casualty Co. ....	1,144.67	64.28	397.10	217.85	1,147.76	946.45	7,503.99	316.36	1,639.01	3,076.76	1,906.24	711.79	480.85			15.35																	
Fidelity & Deposit Co. of Maryland	805.10	194.07	411.80	373.99		139.25	584.66			23,017.87	6,030.62	2,981.75	1,715.82	787.26	17.65	203.88	20.70																
Frankfort General Insurance Co.	5,354.23	1,365.92				484.65																											
Guardian Casualty & Guaranty Co.	16,868.04	1,921.35	30,222.57	27,443.39																													
Hartford Accident & Indemnity Co.	32.90																																
Hartford Steam Boiler Inspection & Insurance Co.																																	
Lloyds' Plate Glass Insurance Co.																																	
London Guarantee & Accident Co. Ltd.	657.99		79.00			12,362.85	8,621.57	23,042.89	9,491.98																								
London & Lancashire Indemnity Co. of America	1,684.03	260.00	438.81			347.30	50.00																										
Marshall Casualty Co. ....	1,628.35	339.45	1,286.22	432.13	4,446.75	8,337.65	30,259.05	3,712.11	9,517.19	683.32	2,484.30	354.07	56.08			325.39	3.60	66.73															
**Masonic Protective Association																																	
Massachusetts Bonding & Insurance Co.	13,093.00	1,547.50																															
Merchants' Life & Casualty Co.	13,965.45	1,092.68				81.16		22.93		5,213.62	185.60	648.14	1,744.44			405.79																	
Metropolitan Casualty Insurance Co.	8,206.66	1,779.68																															
Metropolitan Life Insurance Co.	12,000.00																																
**Millers Mutual Casualty Co.	351.58		84.83			253.91		2,531.95	366.94																								
Montana Equity Mutual Hall & Fire Insurance Co.																																	
Montana Livestock & Casualty Insurance Co.																																	
National Casualty Company	4,902.24	1,924.68																															
National Life Insurance Co. of U. S. A.	295.95																																
National Surety Co.																																	
New York Plate Glass Insurance Co.																																	
North American Accident Insurance Co.	40,503.96	13,317.33																															
Ocean Accident & Guarantee Corporation, Ltd.	1,032.24		177.54																														
Pacific Mutual Life Insurance Co.	27,861.19	14,263.65	1,944.24	443.09																													
Preferred Accident Insurance Co.	7,818.72	410.76	4,341.13	1,135.07	277.14	25.00																											
**Ranchers Hall & Fire Insurance Co.																																	
Royal Indemnity Co.	2,828.44	610.37	795.74	39.29	6,085.06	642.50	11,924.72	1,772.93	1,544.09	355.72	4,581.46	1,276.09	98.50	71.00		1,041.05																	
St. Paul Mutual Hall & Cyclone Insurance Co.																																	
Sheridan Co. Farmers Mutual Hall Insurance Co.																																	
Standard Accident Insurance Co.	8,184.43	650.18	1,346.77	144.80	167.22	1,957.96			29.21																								
State Farmers' Mutual Hall Insurance Co.																																	
Travelers' Insurance Co.	4,836.60	419.21	145.00																														
United States Casualty Co.	60.00																																
United States Fidelity & Guaranty Co.	1,032.65	96.36	107.50	800.09	8,005.50	1,432.50	17,051.63	4,586.37	64,617.06	11,859.45	4,125.10	1,828.67																					
Western Accident & Indemnity Co.	13,303.09	9,348.77																															
Western Life & Casualty Co. . .	26,143.35	6,330.65																															
TOTALS	\$298,948.94	\$ 94,653.48	\$ 62,714.66	\$ 35,610.70	\$ 73,739.01	\$ 38,017.88	\$285,019.55	\$ 78,267.46	\$213,350.44	\$ 27,123.82	\$ 37,898.11	\$ 20,209.19	\$ 6,684.26	\$ 71.00	\$10,361.39	\$728.32	\$366.35	\$ 14,585.35	\$ 6,361.49	\$ 47,531.53	\$ 30,980.00	\$357,821.01	\$276,683.72	3.00	1.35	262.50		\$1,409,186.00	\$609,008.41	\$ 23,326.54			

\*\*Admitted 1916.  
 †Formerly London and Lancashire Guarantee & Accident Co.  
 ‡Formerly Western Life & Accident Co.  
 §Withdrawn 1916.  
 ¶For Life Business See Table A.

\*Includes Health





# MISCELLANEOUS INSURANCE COMPANIES

## Summary of Statements as to Capital, Surplus, Assets and Liabilities

NAME OF COMPANY.	LOCATION.	Paid Up Capital or U. S. Deposit	Admitted Assets	Unpaid Losses	Total Liabilities Including Capital	Surplus Over All Liabilities	Surplus as Regards Policyholders
Aetna Accident & Liability Co. ....	Hartford, Conn. ....	\$ 1,000,000.00	\$ 7,755,254.43	\$ 869,354.85	\$ 4,457,560.05	\$ 3,297,694.38	\$ 4,297,694.38
Aetna Life Insurance Co. ....	Hartford, Conn. ....	5,000,000.00	13,317,721.10	3,912,806.25	14,199,610.99	1,618,110.11	6,618,110.11
American Casualty Co. ....	Tacoma, Wash. ....	204,175.00	252,402.28	1,889.00	245,155.82	7,246.46	211,421.46
American Surety Co. of New York. ....	New York, N. Y. ....	5,000,000.00	9,864,897.74	789,826.36	5,875,822.99	1,289,074.75	6,289,074.75
Bankers Casualty Co. ....	Minneapolis, Minn. ....	100,000.00	204,388.14	10,636.55	155,594.36	48,798.84	148,798.84
Bankers Insurance Co. ....	Helena, Montana. ....	60,000.00	67,123.33	641.10	65,582.61	1,540.72	61,540.72
Continental Casualty Co. ....	Hammond, Ind. ....	300,000.00	2,490,669.27	299,610.62	2,190,669.27	390,000.00	600,000.00
Employers' Indemnity Corporation. ....	Kansas City, Mo. ....	250,000.00	436,652.50	50,567.58	362,519.54	74,133.05	324,133.05
Employers' Liability Assurance Corporation, Ltd. ....	London, England. ....	200,000.00	11,524,704.68	3,871,750.00	9,309,082.73	2,215,621.95	2,415,621.95
Fidelity & Casualty Co. ....	New York, N. Y. ....	1,000,000.00	13,788,795.23	3,399,705.20	11,458,052.97	2,330,742.26	3,330,742.26
Fidelity & Deposit Co. of Maryland. ....	Baltimore, Md. ....	3,000,000.00	11,834,646.85	2,165,087.27	9,665,184.16	2,229,462.69	5,229,462.69
Frankfort General Insurance Co. ....	Frankfort-on-the-Main, Ger. ....	250,000.00	1,491,947.66	570,359.07	1,268,048.57	223,899.09	473,899.09
Guardian Casualty & Guaranty Co. ....	Salt Lake City, Utah. ....	300,000.00	1,285,907.94	265,186.68	1,067,348.71	228,559.23	528,559.23
Hartford Accident & Indemnity Co. ....	Hartford, Conn. ....	800,000.00	4,383,931.75	828,889.56	4,122,208.54	271,723.21	1,071,723.21
Hartford Steam Boiler Inspection & Insurance Co. ....	Hartford, Conn. ....	2,000,000.00	6,805,287.75	67,528.30	5,050,716.73	1,754,571.02	3,754,571.02
Lloyds Plate Glass Insurance Co. ....	New York, N. Y. ....	250,000.00	945,839.74	51,597.44	690,702.82	255,136.92	505,136.92
London Guarantee & Accident Co., Ltd. ....	London, England. ....	250,000.00	6,466,094.71	2,577,790.60	5,674,344.55	791,750.16	1,041,750.16
London & Lancashire Indemnity Co. of America. ....	New York, N. Y. ....	750,000.00	2,844,045.21	885,688.17	2,577,805.10	266,240.11	1,016,240.11
Maryland Casualty Co. ....	Baltimore, Md. ....	1,500,000.00	10,238,608.33	2,627,170.15	8,747,608.31	1,561,000.02	3,061,000.02
*Masonic Protective Association. ....	Worcester, Mass. ....	100,000.00	630,552.64	109,718.67	415,497.80	215,054.84	315,054.84
Massachusetts Bonding & Insurance Co. ....	Boston, Mass. ....	1,500,000.00	4,868,579.15	1,051,659.54	4,492,191.47	376,387.68	1,876,387.68
Merchants' Life & Casualty Co. ....	Minneapolis, Minn. ....	100,000.00	246,398.40	6,166.67	184,864.88	111,533.52	211,533.52
Metropolitan Casualty Insurance Co. ....	New York, N. Y. ....	200,000.00	968,753.24	54,298.20	605,772.64	305,980.60	505,980.60
*Metropolitan Life Insurance Co. ....	New York, N. Y. ....	Mutual	608,097,634.17	5,000.00	22,852.88	28,167,511.22	28,167,511.22
*Millers Mutual Casualty Co. ....	Chicago, Ill. ....	Mutual	306,365.46	107,084.07	183,084.40	123,281.06	123,281.06
*Montana Equity Mutual Hail & Fire Insurance Co. ....	Great Falls, Montana. ....	Mutual	14,052.53	28,051.87	28,150.46	14,097.93	14,097.93
Montana Livestock & Casualty Insurance Co. ....	Helena, Montana. ....	109,400.00	135,761.91	5,232.50	149,510.82	13,748.91	95,651.09
National Casualty Company. ....	Detroit, Mich. ....	200,000.00	363,446.20	26,470.00	256,970.00	106,470.20	306,470.20
*National Life Insurance Co. of U. S. A. ....	Chicago, Ill. ....	500,000.00	14,294,765.67	48,179.39	629,424.36	340,014.89	840,014.89
National Surety Co. ....	New York, N. Y. ....	4,000,000.00	12,813,590.12	1,003,127.27	8,394,816.82	4,418,773.30	8,418,773.30
New York Plate Glass Insurance Co. ....	New York, N. Y. ....	200,000.00	977,705.65	44,524.85	628,441.23	349,264.42	549,264.42
North American Accident Insurance Co. ....	Chicago, Ill. ....	20,000.00	877,827.62	155,889.20	664,793.28	233,034.34	433,034.34
Ocean Accident & Guarantee Corporation, Ltd. ....	London, England. ....	250,000.00	7,276,949.08	2,118,085.99	6,201,826.28	1,075,122.80	1,325,122.80
*Pacific Mutual Life Insurance Co. ....	Los Angeles, Cal. ....	1,000,000.00	2,388,065.54	234,078.76	2,313,065.54	1,075,000.00	2,075,000.00
Preferred Accident Insurance Co. ....	New York, N. Y. ....	700,000.00	4,223,400.84	555,548.41	3,223,400.84	1,000,000.00	1,700,000.00
Ranchers Hail & Fire Insurance Co. ....	Great Falls, Montana. ....	Mutual	6,494.31	243.00	3,936.78	2,557.53	2,557.53
Royal Indemnity Co. ....	New York, N. Y. ....	1,000,000.00	5,777,960.92	1,138,555.09	5,174,412.19	603,548.73	1,603,548.73
St. Paul Mutual Hail & Cyclone Insurance Co. ....	St. Paul, Minn. ....	Mutual	224,884.08	1,000.00	17,000.00	207,884.08	207,884.08
Sheridan Co. Farmers Mutual Hail Insurance Co. ....	Plentywood, Montana. ....	Mutual	3,047.17	10,811.41	10,811.41	7,764.21	7,764.21
Standard Accident Insurance Co. ....	Detroit, Mich. ....	1,000,000.00	6,347,974.83	2,101,539.10	5,068,518.60	1,279,455.73	2,279,455.73
State Farmers' Mutual Hail Insurance Co. ....	Vaseca, Minn. ....	Mutual	111,937.96	18,423.50	24,023.50	87,914.46	87,914.46
*Travelers' Insurance Co. ....	Hartford, Conn. ....	6,000,000.00	25,185,055.29	6,641,073.43	22,596,691.38	2,588,363.82	8,588,363.82
United States Casualty Co. ....	New York, N. Y. ....	500,000.00	2,508,064.01	738,407.00	2,708,064.01	800,000.00	1,300,000.00
United States Fidelity & Guaranty Co. ....	Baltimore, Md. ....	3,000,000.00	13,243,058.29	3,058,370.32	11,554,255.95	1,688,802.34	4,688,802.34
Western Accident & Indemnity Co. ....	Helena, Montana. ....	100,000.00	153,031.03	3,190.26	132,194.74	20,836.29	120,836.29
*Western Life & Casualty Co. ....	Denver Colo. ....	100,000.00	144,327.68	5,776.05	117,626.02	26,701.66	126,701.66

\*Admitted 1916

†Formerly London &amp; Lancashire Guarantee &amp; Accident Co.

‡Formerly Western Life &amp; Accident Co.

§For Life Dept., See Table B.

\*\*Deficit.





# STATEMENT OF FRATERNAL SOCIETIES LICENSED IN MONTANA--SHOWING TOTAL AND MONTANA BUSINESS

TABLE H

NAME OF COMPANY.	LOCATION.	Total Benefit Certificates in Force December 31		Benefit Certificates in Force in Montana, December 31		Received from Montana Members 1916.	Death Claims Incurred 1916		Death Claims Paid 1916		Death Claims Unpaid Dec. 31, 1916		Admitted Assets	Total Unpaid Claims	Other Liabilities	Total Liabilities										
		Number	Amount	Number	Amount		Total	Montana	Total	Montana	Total	Montana														
Ancient Order of United Workmen	Chicago, N. D.	7,002	\$ 11,090,932.50	7,641	\$ 11,929,054.80	563	715,000.00	647	\$ 838,000.00	17,750.00	57	\$ 163,000.15	7	\$ 11,500.00	55	\$ 100,720.15	6	\$ 10,000.00	2	\$ 5,000.00	1	\$ 1,500.00	\$ 1,421,700.00	6,006.00	\$ 1,232,272.49	\$ 1,328,278.49
Benefit Association of Railway Employees	Chicago, Ill.	17,771	276,861,000.00	229,602	202,800,000.00	1,230	6,158,500.00	1,476	6,780,500.00	58,161.85	1,513	1,806,039.63	39	58,000.00	1,463	1,839,175.29	37	63,778.21	351	326,432.40	6	11,000.00	4,128,625.97	643,211.93	43,105.50	686,317.45
Brotherhood of American Yeomen	Des Moines, Iowa	208,169	276,861,000.00	229,602	202,800,000.00	3,948	6,158,500.00	4,445	6,780,500.00	58,161.85	1,513	1,806,039.63	39	58,000.00	1,463	1,839,175.29	37	63,778.21	351	326,432.40	6	11,000.00	4,128,625.97	643,211.93	43,105.50	686,317.45
Catholic Knights of America	St. Louis, Mo.	18,542	29,519,537.13	18,562	30,301,831.08	45	77,000.00	53	75,500.00	2,000.32	423	617,215.13	2	1,500.00	429	534,961.91	2	1,500.00	38	44,567.73	1	4,000.00	1,401.50	45,969.23	45,969.23	45,969.23
Catholic Order of Foresters	Chicago, Ill.	144,000	145,907,000.00	148,989	149,884,000.00	462	618,500.00	472	612,500.00	12,605.72	1,637	1,704,000.00	4	7,000.00	1,606	1,672,501.48	4	7,000.00	234	235,473.87			8,359,738.53	235,473.87	376.51	235,850.28
Court of Honor	Springfield, Ill.	74,316	\$ 77,714,250.00	74,810	\$ 77,885,500.00	134	161,500.00	125	149,500.00	2,193.19	731	961,577.32	1	1,000.00	714	907,712.21	1	1,000.00	75	97,716.67			2,967,984.07	97,716.67	5,492.21	103,441.16
Degree of Honor	St. Paul, Minn.	21,394	18,676,694.50	23,401	29,017,666.00	783	763,750.00	815	793,000.00	15,289.14	264	181,938.22	6	6,600.00	204	181,938.22	6	6,600.00	2	1,500.00			1,070,818.88	10,500.00	2,059.29	12,559.29
Equitable Fraternal Union	Neenah, Wis.	28,444	\$ 7,045,885.34	28,611	\$ 7,091,820.04	16	23,000.00	14	21,000.00	234.96	228	315,110.90			230	313,481.99			13	17,000.00			2,592,631.37	17,200.00		17,200.00
Fraternal Aid Union	Lawrence, Kansas	64,282	\$ 80,743,025.00	118,017	\$ 135,514,997.70	373	891,575.00	378	906,175.00	11,415.94	1,110	1,315,018.19	3	15,637.13	934	1,115,187.61	3	15,637.13	316	327,433.30	1	2,400.00	9,404,715.93	329,406.83	128,810.23	408,217.06
Fraternal Brotherhood	Los Angeles, Cal.	26,558	28,088,838.00	26,158	27,594,291.00	907	1,338,425.00	1,045	1,525,435.00	26,866.95	223	267,253.95	11	14,600.00	226	269,173.19	11	15,600.00	22	26,660.00	1	2,000.00	1,539,051.00	177,328.66	16,789.08	194,117.74
Grand Canadian Slavic Catholic Union	Joliet, Ill.	12,307	\$ 10,782,000.00	12,685	\$ 10,457,750.00	437	402,750.00	423	400,500.00	6,871.56	1,503	1,990,500.00	25	44,000.00	1,642	1,846,816.80	25	44,249.70	176	227,000.00	4	9,000.00	3,126,833.88	223,720.31		223,720.31
Homesteaders, The	Des Moines, Iowa	24,540	\$ 33,800,000.00	26,741	\$ 37,132,000.00	191	310,000.00	174	279,500.00	3,236.40	229	361,100.60	1	834.35	210	330,948.65	2	958.39	46	54,602.25			42,904,003.61	55,075.68	6,272.15	61,147.83
Independent Order of Foresters	Toronto, Canada	190,125	185,994,871.00	186,103	182,012,224.00	151	270,625.00	146	262,125.00	6,565.62	2,374	2,447,329.01	3	4,600.00	2,359	2,394,455.84	5	7,225.78	135	125,012.05			44,224,669.66	312,562.61	43,936,592.35	43,349,845.56
Knights of Columbus	New Haven, Conn.	111,816	118,242,413.33	117,968	124,941,334.33	632	773,800.00	687	836,850.00	10,206.89	891	947,588.53	7	11,000.00	896	946,219.03	6	10,000.00	411	117,133.33	1	1,000.00	7,101,543.82	117,133.33	15,000.00	132,133.33
Knights & Ladies of Security	Topeka Kansas	165,779	198,985,500.00	177,572	213,440,000.00	1,410	2,572,500.00	1,579	2,815,000.00	30,707.30	1,593	1,990,500.00	25	44,000.00	1,642	1,846,816.80	25	44,249.70	176	227,000.00	4	9,000.00	3,126,833.88	223,720.31		223,720.31
Knights of Pythias	Indianapolis, Ind.	70,860	\$ 6,430,991.00	71,682	\$ 6,396,817.00	1,335	615,000.00	373	553,378.00	12,973.13	1,013	1,590,006.48	8	6,600.00	1,029	1,620,284.39	8	6,500.00	72	97,891.20			8,911,465.46	97,891.20	7,459,235.30	7,557,116.50
Ladies' Catholic Benevolent Association	Erie, Pa.	150,900	125,765,000.00	154,475	128,227,500.00	982	899,000.00	928	887,500.00	10,532.00	1,661	1,469,000.00	8	7,000.00	1,631	1,423,297.58	8	7,000.00	159	124,978.65			3,664,682.74	124,978.65		124,978.65
Ladies of The Macabees	Port Huron, Mich.	41,749	\$ 21,514,250.00	43,110	\$ 21,728,250.00	240	234,000.00	310	305,000.00	4,099.58	425	325,653.84			419	310,695.61	1	1,000.00	31	22,545.36			30,777.42	30,777.42		30,777.42
Macabees, The	Detroit, Mich.	388,561	\$ 73,243,321.50	24,193	\$ 26,253,344.10	960	1,859,400.00	129	144,900.00	23,485.51	3,723	4,849,184.53	13	22,694.15	3,890	4,948,332.80	13	19,338.20	154	216,726.25	2	1,594.15	22,390,015.37	172,357.83	66,154.34	1,704,612.17
Modern Brotherhood of America	Mason City, Iowa	67,306	\$ 6,525,250.00	65,360	\$ 7,120,000.00	71	639,750.00	65	622,750.00	11,095.15	1,061	305,423.17	2	3,000.00	1,060	305,423.17	1	1,000.00	81	102,200.90			300,699.70	13,477.99		13,477.99
Modern Woodman of America	Rock Island, Ill.	940,225	1,489,561,500.00	1,008,416	1,588,096,500.00	5,337	10,105,500.00	5,927	11,065,500.00	98,046.48	8,115	14,012,000.00	49	106,000.00	8,089	13,960,251.05	48	104,000.00	935	1,662,804.26	6	9,000.00	16,742,066.42	1,954,804.26	72,254.50	2,027,058.70
Myrtle Trollers	Des Moines, Iowa	2,842	\$ 3,114,000.00	2,645	\$ 2,913,100.00	133	785,000.00	129	779,000.00	2,446.45	35	55,000.00	3	6,000.00	38	55,000.00	3	6,000.00	1	1,000.00			1,670.86	1,670.86		1,670.86
National Croatian Society of U. S. A.	Pittsburg, Pa.	35,966	\$ 26,801,000.00	38,995	\$ 29,057,200.00	1,220	846,000.00	1,295	944,000.00	18,600.50	396	291,616.69	14	10,000.00	376	290,199.25	14	10,000.00	33	18,531.25			767,473.46	19,281.25		19,281.25
National Slovak Society of U. S. A.	Pittsburg, Pa.	49,252	\$ 29,457,750.00	45,588	\$ 30,543,250.00	227	179,300.00	237	181,700.00	5,670.95	459	383,212.56	8	7,000.00	434	326,892.87	6	5,900.00	34	50,383.95	3	1,835.00	1,273,126.13	50,383.95	112,833.69	163,252.64
*National Union Assurance Society	Toledo, Ohio	57,910	\$ 106,583,500.00	56,723	\$ 103,052,387.00	76	545,000.00	72	539,000.00	11,570.95	1,140	2,391,507.56	1	5,000.00	1,126	2,370,969.31	1	5,000.00	159	362,000.00			4,979,288.35	364,756.00		4,979,288.35
Railway Mail Association	Portsmouth, N. H.	12,871	\$ 11,484,000.00	13,113	\$ 12,452,000.00	53	322,000.00	82	328,000.00	684.00	12	47,902.29			8	31,002.29			64	44,619.44			24,305.98	64.00		24,369.98
Royal Arcanum	Roseton, Mass.	243,051	\$ 455,126,000.00	177,235	\$ 305,665,528.00	79	198,800.00	69	166,500.00	3,518.34	4,149	9,376,171.87	2	6,000.00	4,179	9,456,295.72	2	6,000.00	418	898,887.87			4,449,587.06	898,887.87	1,168.16	900,056.03
Royal Highlanders	Amora, Neb.	28,841	\$ 40,411,000.00	28,697	\$ 40,374,100.00	1,592	2,547,500.00	1,523	2,441,200.00	25,865.95	198	291,305.40	16	26,666.67	194	282,572.07	15	25,666.67	19	28,700.00	1	1,000.00	1,969,834.89	28,700.00		29,700.00
Royal Neighbors of America	Rock Island, Ill.	282,911	\$ 28,037,250.00	318,732	\$ 35,773,500.00	2,376	2,500,750.00	2,556	2,901,500.00	22,380.32	1,882	1,911,750.00	18	20,500.00	1,865	1,901,135.17	18	18,736.18	277	264,512.08			2,152,887.88	264,512.08		2,417,400.00
Sons of Norway	Minneapolis, Minn.	5,930	\$ 2,583,400.00	5,801	\$ 2,636,900.00	49	35,490.75	78	49,000.00	977.33	49	14,900.00			49	14,900.00							172,883.74			172,883.74
South Slavonic Catholic Union	Ely, Minn.	7,274	\$ 6,028,000.00	7,222	\$ 6,062,000.00	236	204,500.00	242	209,500.00	5,644.61	54	72,000.00	3	3,000.00	54	72,000.00	3	3,000.00	5	4,000.00			312,721.43	6,309.38		6,309.38
Supreme Tribe of Ben Hur	Crawfordsville, Ind.	100,618	\$ 108,128,920.00	86,349	\$ 85,261,745.00	3,223	44,712,100.00	3,274	49,484,000.00	3,233.61	1,105	1,156,710.00	3	4,000.00	1,045	1,156,610.00	3	4,000.00	147	166,850.00			1,629,573.00	166,050.00	20,781.05	186,331.05
United Artisans	Portland, Ore.	16,987	\$ 18,627,500.00	17,651	\$ 19,041,100.00	167	294,000.00	169	290,000.00	8,629.37	133	163,600.00	3	4,000.00	137	163,600.00	3	4,000.00	7	10,000.00			1,168,472.81	10,000.00		10,000.00
United Commercial Travelers of America, Order of	Columbus Ohio	73,693	\$ 305,310,000.00	75,051	\$ 375,255,000.00	388	1,925,000.00	450	2,350,000.00	4,726.00	520	129,142.00			525	225,622.15			24	183,387.50			732,634.62	249,150.06		249,894.96
United Order																										



# United States Home Office and General Agent's Addresses

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## FIRE COMPANIES

### **Aachen & Munich Fire Insurance Company.**

Aix-La-Chappelle, Germany.

Jos. A. Kelsey, U. S. Mgr., 80 Maiden Lane, New York.

Selbach and Deans, Gen. Agts., 411 Sansome St., San Francisco.

### **Aetna Insurance Company.**

Hartford, Conn.

William B. Clark, President; E. J. Sloan, Secretary.

W. H. Breeding, Gen. Agt., 301 California St., San Francisco.

### **Agriculture Insurance Company.**

203 Washington St., Watertown, N. Y.

W. H. Stevens, President; J. Q. Adams, Secretary.

Edw. Brown & Sons, Gen. Agts., 202-204 Sansome St., San Francisco.

### **Alliance Insurance Company.**

232 Walnut St., Philadelphia, Pa.

Benjamin Rush, President; T. Houard Wright, Secretary.

J. C. Johnston, Mgr., 324 Sansome St., San Francisco.

### **American Central Insurance Company.**

816 Olive St., St. Louis, Mo.

B. G. Chapman, Jr., President; D. E. Monroe, Secretary.

Christensen & Goodwin, Mgrs., 241 Sansome St., San Francisco.

### **American Eagle Fire Insurance Company.**

80 Maiden Lane, New York City.

Henry Evans, President; Ernest Sturm, Secretary.

Pacific Coast Dept., Insurance Exchange, San Francisco.

### **American Insurance Company.**

70 Park Place, Newark, N. J.

P. L. Hoadley, President; Frederick Hoadley, Secretary.

Geo. O. Hoadley, Mgr., 219 Sansome St., San Francisco.

### **Atlas Assurance Company, Limited.**

London, England.

Frank Lock, U. S. Mgr., 100 William Street, New York.

Frank J. Devlin, Mgr., 100 Sansome St., San Francisco.

### **Boston Insurance Company.**

87 Kilby St., Boston, Mass.

Ransom B. Fuller, President; Freeman Nickerson, Secretary.

Curtis & Bailey, Mgrs., 230 Sansome St., San Francisco.

**British America Assurance Company.**

18-22 Front St., Toronto, Canada.

W. B. Meikle, Vice-President; E. F. Garrow, Secretary.

H. T. Lamey, Mgr., Denver, Colo.

**Caledonian Insurance Company.**

Edinburgh, Scotland.

Chas. H. Post, U. S. Mgr., 50-52 Pine Street, New York.

Geo. O. Hoadley, Mgr., 219 Sansome St., San Francisco.

**California Insurance Company.**

550 Sacramento St., San Francisco, Cal.

E. T. Niebling, President; George W. Brooks, Secretary.

**Camden Fire Insurance Association.**

434 Federal St., Camden, N. J.

Edmund E. Read, Jr., President; Joseph K. Sharp, Secretary.

Geo. O. Hoadley, Mgr., 219 Sansome St., San Francisco.

**Capital Fire Insurance Company of California.**

Forum Bldg., Sacramento, California.

H. C. Muddox, President; J. F. Landis, Secretary.

Underwriting Department, 118 Sansome St., San Francisco.

**Citizens Insurance Company.**

1101-1121 Pierce Bldg., St. Louis, Mo.

Chas. E. Chase, President; P. O. Crocker, Secretary.

Marsh & McLennan, Gen. Agts., 201 Sansome St., San Francisco.

**Commercial Union Assurance Company, Limited.**

London, England.

A. H. Wray, U. S. Mgr., 55 John St., New York.

E. T. Niebling, Mgr., 558 Sacramento St., San Francisco.

**Commercial Union Fire Insurance Company.**

55 John St., New York City.

A. H. Wray, President; C. J. Holman, Secretary.

E. T. Niebling, Mgr., 558 Sacramento St., San Francisco.

**Commonwealth Insurance Company.**

76 William St., New York.

E. G. Richards, President; Robert Newbould, Secretary.

**Concordia Fire Insurance Company.**

Corner West Water and Wells Sts., Milwaukee, Wis.

Gustav Wollaeger, Jr., President; Frank Damkoehler, Secretary.

Selbach & Deans, Gen. Agts., 411 Sansome St., San Francisco.

**Connecticut Fire Insurance Company.**

51 Prospect St., Hartford, Conn.

Edward Milligan, President; John A. Cosmus, Secretary.

B. J. Smith, Mgr., Insurance Exchange, San Francisco.

**Continental Insurance Company.**

80 Maiden Lane, New York.

Henry Evans, President; Ernest Sturm, Secretary.

Pacific Coast Dept., Insurance Exchange, San Francisco.

**County Fire Insurance Company.**

100 S. Fourth St., Philadelphia, Pa.

Chas. R. Peck, President; Lewis W. Crockett, Secretary.

Curtis & Bailey, Mgrs., 230 Sansome St., San Francisco.

**Detroit Fire & Marine Insurance Co.**

95 Shelby St., Detroit Mich.

E. H. Butler, President; A. H. McDonell, Secretary.

Edwin Parrish, Mgr., 334 Pine St., San Francisco.

**Equitable Fire & Marine Insurance Co.**

1 Custom House St., Providence, Rhode Island.

Fred W. Arnold, President; Samuel G. Howe, Secretary.

Geo. H. Tyson, Gen. Agt., 210 Sansome St., San Francisco.

**Equity Mutual Fire Insurance Co.**

Tod Bldg., Great Falls, Montana.

C. F. Lourie, President; C. W. Cleveland, Secretary.

**Fidelity-Phenix Fire Insurance Company.**

80 Maiden Lane, New York.

Henry Evans, President; Ernest Sturm, Secretary.

Pacific Coast Dept., Insurance Exchange, San Francisco.

**Fire Association of Philadelphia.**

401 Walnut St., Philadelphia, Pa.

E. C. Irvin, President; M. G. Garrigues, Secretary.

J. W. Cochran, Mgr., Insurance Exchange, Chicago, Ill.

**Fireman's Fund Insurance Company.**

California and Sansome Sts., San Francisco.

Bernard Faymonville, President; Louis Weinmann, Secretary.

**Firemens' Insurance Company.**

780 Broad St., Newark, N. J.

Daniel H. Dunham, President; A. H. Hassinger, Secretary.

Neal Bassett, Mgr., 205 La Salle St., Chicago, Ill.

**Franklin Fire Insurance Company.**

421 Walnut St., Philadelphia, Pennsylvania.

Eldridge G. Snow, President; Charles L. Tyner, Secretary.

Underwriting Dept., 56 Cedar St., New York City.

**German Alliance Insurance Company.**

No. 1 Liberty St., New York.

William N. Kremer, President; Edwin M. Cragin, Secretary.

Ingram & Lerch, Mgrs., 76 West Monroe St., Chicago, Ill.



**German American Insurance Company.**

1 Liberty St., New York.

William N. Kremer, President; Edwin M. Cragin, Secretary.

Ingram & Lerch, Mgrs., 76 West Monroe Street, Chicago, Ill.

**Germania Fire Insurance Company.**

62 William St., New York.

Geo. B. Edwards, President; Gustav Kehr, Secretary.

E. G. Halle, Mgr., 160 W. Jackson Blvd., Chicago, Ill.

**Girard Fire & Marine Insurance Company.**

Chestnut and Seventh Sts., Philadelphia, Pa.

Henry M. Gratz, President; Edward J. Thomason, Secretary.

Neal Bassett, Mgr., 205 La Salle St., Chicago, Ill.

**Glens Falls Insurance Company.**

Cor. Glen and Bay Sts., Glens Falls, N. Y.

R. A. Little, President; H. N. Dickinson, Secretary.

E. E. Potter & Sons, Gen. Agts., 576 Sacramento St., San Francisco.

**Grain Dealers National Mutual Fire Insurance Company.**

808-811 Board of Trade, Indianapolis, Ind.

J. W. McCord, President; C. A. McCord, Secretary.

**Hamburg-Bremen Fire Insurance Company.**

Hamburg, Germany.

H. N. Kelsey, U. S. Mgr., 123 William St., New York.

Marsh & McLennan, Gen. Agts., 291 Sansome St., San Francisco.

**The Hanover Fire Insurance Company.**

34 and 36 Pine St., New York.

R. Emory Warfield, President; E. S. Jarvis, Secretary.

Selbach & Deans, Gen. Agts., 411 Sansome St., San Francisco.

**Hartford Fire Insurance Company.**

125 Trumbull St., Hartford, Conn.

R. M. Bissell, President; Fred'k Samson & S. E. Locke, Secretaries.

Dixwell Hewitt, Gen. Agts., 438 California St., San Francisco.

**Home Fire Insurance Company of Utah.**

18-26 South Main St., Salt Lake City, Utah.

Heber J. Grant, President; Horace G. Whitney, Secretary.

**Home Insurance Company.**

56 Cedar St., New York.

Elbridge G. Snow, President; Aerunah M. Burtis & Chas. L. Tyner.  
Secretaries.

**Imperial Assurance Company.**

100 William Street, New York.

Percival Beresford, President; Howard Terhune, Secretary.

W. Irving, Gen. Agt., 222 Sansome St., San Francisco.

**Insurance Company of North America.**

232 Walnut St., Philadelphia, Pa.

Benjamin Rush, President; T. Houard Wright, Secretary.

J. C. Johnston, Gen. Agt., 324 Sansome St., San Francisco.

**Insurance Company of the State of Pennsylvania.**

308-310 Walnut St., Philadelphia, Pa.

Gustavus Remak, Jr., President; John J. P. Rodgers, Secretary.

Seeley & Co., Gen. Agts., Seattle, Wash.

**Law Union & Rock Insurance Company, Ltd.**

London, England.

Hall & Henshaw, U. S. Mgrs., 49 John St., N. Y.

H. H. Smith, Mgr., 433 California St., San Francisco.

**Liverpool & London & Globe Insurance Company, Ltd.**

Liverpool, England.

Henry W. Eaton, U. S. Mgr., 80 William Street, New York.

Wm. S. Warren, Mgr., Insurance Exchange Bldg., Chicago, Ill.

**Liverpool & London & Globe Insurance Company.**

80 William Street, New York.

Henry W. Eaton, President; Geo. W. Hoyt, Secretary.

Wm. S. Warren, Gen. Agt., Insurance Exchange Bldg., Chicago, Ill.

**London Assurance Corporation.**

London, England.

Chas. L. Case, U. S. Mgr., 84 William St., New York.

A. W. Thornton, Mgr., Pine & Sansome Sts., San Francisco.

**London & Lancashire Fire Insurance Company, Ltd.**

Liverpool, England.

Archibald G. McIlwaine, Jr., U. S. Mgr., 57-59 Williams St., New York.

Sam B. Stoy, Mgr., 332 Pine St., San Francisco.

**Mechanics Insurance Company.**

500-502 Walnut St., Philadelphia, Pa.

Daniel H. Dunham, President; John A. Snyder, Secretary.

Neal Bassett, Mgr., 205 La Salle St., Chicago.

**Mercantile Insurance Company of America.**

76 William St., New York City.

E. G. Richards, President; Robert Newbould, Secretary.

**Merchants Fire Insurance Company.**

627-634 Gas & Electric Bldg., Denver Colo.

W. J. Galligan, President; J. R. Gardner, Secretary.

**Merchants Fire Assurance Corporation.**

1 Liberty Street, New York.

Edward L. Ballard, President; Wm. C. Noble and Wm. B. Carter, Secretaries.

Wm. W. Alverson, Mgr., 374 Pine St., San Francisco.

**Michigan Commercial Insurance Company.**

Capital National Bank Bldg., Lansing, Michigan.

F. D. Bennett, President; B. L. Hewett, Secretary.

Geo. W. Brooks, Gen. Agt., 550 Sacramento St., San Francisco.

**Michigan Fire & Marine Insurance Company.**

Penobscot Bldg., Detroit, Michigan.

D. M. Ferry, Jr., President; H. E. Everett, Secretary.

Wayman & Henry, Gen. Agts., Sacramento and Sansome Sts., San Francisco.

**Michigan Millers Mutual Fire Insurance Company.**

120 Ottawa St., Lansing, Michigan.

Robert Henkel, President; A. D. Baker, Secretary.

**Millers National Insurance Company.**

175 W. Jackson Boulevard, Chicago, Ill.

C. H. Seybt, President; M. A. Reynolds, Secretary.

**Milwaukee Mechanics' Insurance Company.**

First National Bank Building, Milwaukee, Wis.

William L. Jones, President; Oscar Griebing, Secretary.

**Minneapolis Fire & Marine Insurance Company.**

McKnight Building, Minneapolis, Minn.

Fred C. Van Dusen, President; Walter C. Leach, Secretary.

**Montana Fire Insurance Company.**

Daly Bank Building, Butte, Montana.

W. R. Allen, President; Wyatt M. Paine, Secretary.

**National-Ben Franklin Fire Insurance Company.**

120-122 Ohio St. West, Pittsburgh, Pa.

Samuel McKnight, President; H. M. Schmitt, Secretary.

J. R. Gardner, Gen. Agt., Denver, Colo.

**National Fire Insurance Company.**

95 Pearl St., Hartford, Conn.

H. A. Smith, President; G. H. Tryon, Secretary.

Wayman & Henry, Gen. Agts., Sansome and Sacramento Streets, San Francisco.

**National Union Fire Insurance Company.**

H. W. Oliver Bldg., Pittsburgh, Pa.

E. E. Cole, President; Wm. G. Armstrong, Secretary.

**Netherlands Fire Insurance Company.**

The Hague, Holland.

Harold W. Letton, U. S. Mgr., 175 W. Jackson Blvd., Chicago, Ill.

**Newark Fire Insurance Company.**

41 Clinton St., Newark, N. J.

Edward J. Haynes, President; T. L. Farquhar, Secretary.

George W. Dornin, Mgr., 150 Sansome St., San Francisco.

**New Brunswick Fire Insurance Company.**

40 Paterson St., New Brunswick, N. J.

Geo. A. Viehmann, President; Chas. D. Ross, Secretary.

Wm. W. Alverson, Mgr., 374 Pine St., San Francisco.

**New Hampshire Fire Insurance Company.**

156 Hanover St., Manchester, N. H.

Frank W. Sargeant, President; Frank E. Martin, Lewis W. Crockett  
and Wm. B. Burpee, Secretaries.

Curtis & Bailey, Mgrs., 230 Sansome St., San Francisco.

**New Jersey Fire Insurance Company.**

40 Clinton St., Newark, N. J.

George A. Viehmann, President; Gresham Ennis, Secretary.

W. W. Alverson, Mgr., 374 Pine St., San Francisco.

**New Zealand Insurance Company, Limited.**

Auckland, New Zealand.

Clinton Folger, and Walter M. Speyer, U. S. Mgrs., 334 California St.,  
San Francisco.

**Niagara Fire Insurance Company.**

123 William St., New York.

O. E. Lane, President; Chas. A. Lung, Secretary.

Edwin Parrish, Mgr., 334 Pine St., San Francisco.

**North British & Mercantile Insurance Company.**

London and Edinburgh, Great Britain.

E. G. Richards, U. S. Mgr., 76 William St., New York City.

**North River Insurance Company.**

95 William St., New York.

Frederick H. Crum, President; David G. Wakeman, Secretary.

W. W. Alverson, Mgr., 374 Pine St., San Francisco.

**Northern Assurance Company, Ltd.**

London, England.

J. C. Corbet, U. S. Mgr., 642 Monadnock Block, Chicago, Ill.

**Northern Insurance Company.**

1 Liberty St., New York, N. Y.

William Mason, President; James Marshall, Secretary.

J. C. Johnston, Mgr., 324 Sansome St., San Francisco.

**Northwestern Fire & Marine Insurance Company.**

117-129 South 5th St., Minneapolis, Minn.

C. T. Jaffray, President; John H. Griffin, Secretary.

**Northwestern National Insurance Company.**

Wisconsin and Jackson Sts., Milwaukee, Wis.

Alfred F. James, President; Lubin M. Stuart, Secretary.



**Norwich Union Fire Insurance Society, Ltd.**

Norwich, England.

J. Montgomery Hare and William Hare, U. S. Mgrs., 59 John St., New York.

J. L. Fuller, Mgr., 234-236 Sansome St., San Francisco.

**Ohio Millers Mutual Fire Insurance Company.**

206 Tuscarawas W., Canton, Ohio.

A. Mennel, President; W. H. Clark, Secretary.

**Orient Insurance Company.**

20-22 Trinity St., Hartford, Conn.

Archibald G. McIlwaine, Jr., President; Henry W. Gray, Jr., Secretary.

Sam B. Stoy, Mgr., 332 Pine St., San Francisco.

**Pacific Fire Insurance Company.**

111 Williams St., New York, N. Y.

C. V. Meserole, President; H. G. Stephens, Secretary.

Seeley & Co., Gen. Agts., Seattle, Wash.

**Pacific States Fire Insurance Company.**

Title & Trust Bldg., Portland, Ore.

A. H. Averill, President; T. H. Williams, Secretary.

Guernsey-Newton Co., Gen. Agts., Spokane, Wash.

**Palatine Insurance Company, Limited.**

London, England.

A. H. Wray, U. S. Mgr., 55 John Street, New York.

E. T. Niebling, Mgr., 558 Sacramento St., San Francisco.

**Patriotic Assurance Company, Limited.**

Dublin, Ireland.

J. J. Guile, U. S. Mgr., 54 Pine St., New York City, N. Y.

Wayman & Henry, Gen. Agts., Sansome and Sacramento Sts., San Francisco.

**Pennsylvania Fire Insurance Company.**

510 Walnut St., Philadelphia, Pa.

Charles H. Barry, President; W. Gardner Crowell, Secretary.

R. W. Osborne, Mgr., 244 Pine St., San Francisco.

**Phoenix Assurance Company, Limited.**

London, England.

Percival Beresford, Mgr., 100 William St., New York.

E. C. F. Knowles, Gen. Agt., 343 Sansome St., San Francisco.

**Phoenix Insurance Company.**

Cor. Trinity and Elm Sts., Hartford, Connecticut.

Edward Milligan, President; Thomas C. Temple, Secretary.

George H. Tyson, Gen. Agt., 210 Sansome St., San Francisco, Cal.



**Providence Washington Insurance Company.**

20 Market Square, Providence, Rhode Island.

J. B. Branch, President; A. G. Beals, Secretary.

Curtis & Bailey, Mgrs., 230 Sansome St., San Francisco.

Hedwall-Sundberg Co., Gen. Agts., Hail Dept., Minneapolis, Minn.

**Prussian National Insurance Company.**

Stettin, Germany.

H. W. Letton, U. S. Mgr., Insurance Exchange Bldg, Chicago, Ill.

**Queen Insurance Company of America.**

84 William St., New York.

Edward F. Beddall, President; Nevett S. Bartow, Secretary.

Rolla V. Watt, Mgr., 201 Sansome St., San Francisco.

**Reliance Insurance Company.**

429 Walnut St., Philadelphia, Pa.

Wm. Chubb, President; Chas. J. Wister, Secretary.

Marsh & McLennan, Gen. Agts., 201 Sansome St., San Francisco.

**Rocky Mountain Fire Insurance Company.**

601 Central Ave., Great Falls, Montana.

Paris Gibson, President; Leo P. McMeel, Secretary.

**Royal Exchange Assurance.**

London, England.

R. D. Harvey, U. S. Mgr., 92 William St., New York.

**Royal Insurance Company, Ltd.**

Liverpool, England.

E. F. Beddal, Gen. Atty., 84 William St., New York.

Rolla V. Watt, Mgr., Pine and Sansome Sts., San Francisco.

**Safeguard Insurance Co. of New York.**

57-59 William St., New York City, N. Y.

Archibald G. McIlwaine, Jr., President; Henry W. Gray, Jr., Sec'y.

Marsh & McLennan, Gen. Agts., 201 Sansome St., San Francisco.

**Scottish Union & National Insurance Company.**

Edinburgh, Scotland.

James H. Brewster, U. S. Mgr., 75 Elm St., Hartford, Conn.

**Security Insurance Company.**

115 Elm St, New Haven, Conn.

John W. Alling, President; Victor Roth, Secretary.

E. E. Potters & Sons, Gen. Agts., 576 Sacramento St., San Francisco.

Walter D. Williams, Mgr. Hail Department, Rockford, Ill.

**Springfield Fire & Marine Insurance Company.**

195 State St., Springfield, Mass.

A. W. Damon, President; W. J. Mackay, Secretary.

Geo. W. Dornin, Mgr., 150 Sansome St., San Francisco.

**St. Paul Fire & Marine Insurance Company.**

Fifth and Washington Sts., St. Paul, Minn.

F. R. Bigelow, President; A. W. Perry, Secretary.

Christensen & Goodwin, Mgrs., 241 Sansome St., San Francisco.

**Standard Fire Insurance Company.**

18 Asylum St., Hartford, Conn.

M. L. Hewes, President; H. B. Anthony, Secretary.

Marsh & McLennan, Gen. Agts., 201 Sansome St., San Francisco.

Hedwall-Sunberg Co., Gen. Agts., Hail Dept., Minneapolis, Minn.

**State Assurance Company, Ltd.**

Liverpool, England.

James H. Brewster, U. S. Mgr., 75 Elm St., Hartford, Conn.

**Sterling Fire Insurance Company.**

115 N. Penn St., Indianapolis, Ind.

Edward D. Evans, President; Oscar L. Ross, Secretary.

Dixwell Hewitt, Gen. Agt., 438 California St., San Francisco.

**Stuyvesant Insurance Company.**

111 William St., New York City, N. Y.

A. L. Pierson, President; G. F. Hutchings, Secretary.

Seeley & Co., Gen. Agts., Seattle, Wash.

**Sun Insurance Office.**

London, England.

J. J. Guile, U. S. Mgr., 54 Pine Street, New York.

Wayman & Henry, Gen Agts., Sansome & Sacramento Sts., San Francisco.

**Svea Fire Insurance Company.**

Gothenburg, Sweden.

J. M. Wennstrom, U. S. Mgr., 100 William St., New York.

Edw. Brown & Sons, Mgrs., 202-204 Sansome St, San Francisco.

**Twin City Fire Insurance Company.**

627 Second Ave., S., Minneapolis, Minn.

Geo. A. Mowry, President; W. A. Gordon, Secretary.

**Union Assurance Society, Ltd.**

London, England.

A. H. Wray, U. S. Mgr., 55 John St., New York.

Harry H. Smith, Mgr., 433 California St., San Francisco.

**United States Fire Insurance Co.**

95 William St., New York City, N. Y.

George R. Branson, President; David G. Wakeman, Secretary.

Wm. W. Alverson, Mgr., 374 Pine St., San Francisco.

**Vulcan Fire Insurance Company.**

14th and Broadway, Oakland, California.

J. F. Carlston, President; Arnold Hodgkinson, Secretary.

H. B. Keith, Underwriting Mgr., 229 Sansome St., San Francisco.

**Westchester Fire Insurance Company.**

100 William St., New York.

Geo. R. Crawford, President; Harry H. Clutia, Secretary.

B. J. Smith, Mgr., Insurance Exchange, San Francisco.

Hedwall-Sunberg Co., Gen Agts., Hail Dept., Minneapolis, Minn.

**Western Assurance Company.**

22 Wellington St. East, Toronto, Canada.

W. B. Meikle, Gen. Mgr.; C. C. Foster, Secretary.

H. T. Lamey, Mgr., Denver, Colo.

**Yorkshire Insurance Company, Ltd.**

York, England.

Frank & Du Bois, U. S. Mgrs., 80 Maiden Lane, New York.

J. C. Johnston, Mgr., 324 Sansome St., San Francisco.

## **LIFE COMPANIES**

### **Aetna Life Insurance Company.**

650 Main Street, Hartford, Conn.

M. G. Bulkeley, President; C. E. Gilbert, Secretary.

Accident Department, E. C. Higgins, Secretary.

### **American Bankers Insurance Company.**

43-45 E. Ohio St., Chicago, Ill.

Ernest W. Spicer, President; James P. Whedon, Secretary.

### **American Life Insurance Company.**

Ninth and Walnut Sts., Des Moines, Iowa.

H. J. Klemme, President; J. C. Griffith, Secretary.

### **Amicable Life Insurance Company.**

Fifth and Austin Sts., Waco, Texas.

Artemas R. Roberts, President; A. R. Wilson, Secretary.

### **Bankers Life Company.**

Sixth and Locust Sts., Des Moines, Iowa.

George Kuhrs, President; G. S. Nollen, Secretary.

### **The Bankers Reserve Life Company.**

Fifteenth and Farnam Sts., Omaha, Neb.

R. L. Robison, President; Ray C. Wagner, Secretary.

### **California State Life Insurance Company.**

Forum Building, Sacramento, Cal.

Marshall Diggs, President; J. R. Kruse, Secretary.

### **Capitol Life Insurance Company of Colorado.**

Sixteenth and Curtis Sts., Denver, Colo.

Thos. F. Daly, President; Patrick Crowe, Secretary.

### **Central Life Assurance Society of the United States.**

Flynn Bldg., Des Moines, Iowa.

George B. Peak, President; H. G. Everett, Secretary.

W. I. Fraser, State Mgr., Missoula, Montana.

### **Central States Life Insurance Company.**

Central National Bank Bldg., St. Louis, Mo.

Frank P. Cruden, President; W. H. McBride, Secretary.

V. F. Larson, Mgr., Foster Bldg., Denver, Colo.

### **Commonwealth Life Insurance Co. of Nebraska.**

Omaha National Bank, Omaha, Neb.

Frans Nelson, President; F. J. Nehling, Secretary.

**Continental Life Insurance Company.**

500 McCornick Bldg., Salt Lake City, Utah.

F. J. Hagenbarth, President; F. O. Frick, Secretary.

F. A. Burns, Gen. Agt., Anaconda, Montana.

**Dakota Life Insurance Co.**

Granite Block, Watertown, S. D.

John B. Hanten, President; F. L. Bramble, Secretary.

**Equitable Life Assurance Society of the United States.**

120 Broadway, New York.

Wm. A. Day, President; William Alexander, Secretary

Rickards & Ellis, Mgrs., Helena, Montana.

**Federal Life Insurance Co.**

166 N. Michigan Blvd., Chicago, Ill.

Isaac Miller Hamilton, President; Chas. S. Rannells, Secretary.

**Fidelity Mutual Life Insurance Company.**

112-116 Broad St., Philadelphia, Pa.

Walter LeMar Talbot, President; Chas. G. Hodge, Secretary.

**First National Life Insurance Company.**

Pierre, South Dakota.

Loring E. Gaffy, President; C. W. Martindale, Secretary.

L. O. Ling, Mgr., Miles City, Montana.

**Germania Life Insurance Company.**

50 Union Square, New York.

Hubert Cillis, President; Carl Heye, Secretary.

F. B. Linderman, State Agent, Helena, Montana.

**Great Northern Life Insurance Co.**

Clifford Bldg., Grand Forks, N. D.

E. J. Lander, President; S. B. E. Seese, Secretary.

**Guarantee Fund Life Association.**

Brandeis Theater Building, Omaha, Neb.

J. C. Buffington, President; J. W. Hughes, Secretary.

**International Life Insurance Company.**

Eighth and Chestnut Sts., St. Louis, Mo.

Massey Wilson, President; W. F. Grantges, Secretary.

**Kansas City Life Insurance Company.**

Rialta Bldg., Kansas City, Mo.

J. B. Reynolds, President; Fred W. Fleming, Secretary.

D. M. Hynds, Gen. Agt, Billings, Montana.



**Lincoln National Life Insurance Co.**

219 E. Berry St., Fort Wayne, Ind.

Samuel M. Foster, President; Franklin B. Mead, Secretary.

**Manhattan Life Insurance Company.**

64-70 Broadway, New York City.

Thos. E. Lovejoy, President; Melvin De Mott, Secretary.

**Merchants Life Insurance Company.**

National State Bank Bldg., Burlington, Iowa.

John J. Seerley, President; F. J. Kuhlemeier, Secretary.

**Metropolitan Life Insurance Company.**

1 Madison Ave., New York City.

John R. Hegeman, President; James S. Roberts, Secretary.

Geo. B. Scott, Mgr., 600 Stockton St., San Francisco.

**Minnesota Mutual Life Insurance Company.**

Commerce Bldg., St Paul, Minn.

E. W. Randall, President; T. A. Phillips, Secretary.

**Missouri State Life Insurance Company.**

15th and Locust Sts., St. Louis, Missouri.

John G. Hoyt, President; T. F. Lawrence, Secretary.

**Montana Life Insurance Company.**

Helena, Montana.

A. C. Johnson, President; J. M. Miller, Secretary.

H. R. Cunningham, Vice President and Gen. Mgr.

**Mutual Benefit Life Insurance Company.**

750 Broad St., Newark, N. J.

Frederick Frelinghuysen, President; J. Wm. Johnson, Secretary.

Ira L. Gregory, Gen. Agt., Great Falls, Montana.

**Mutual Life Insurance Company.**

34 Nassua St., New York.

Chas. A. Peabody, President; Wm. J. Easton, and Wm. F. Dix,  
Secretaries.

W. H. Shields, Mgr., Old National Bank Bldg., Spokane, Wash.

**National Life Insurance Company of Montana.**

Daly Bank Building, Butte, Montana.

J. K. Heslet, President; A. T. Morgan, Secretary and Gen. Mgr.

**National Life Insurance Company.**

116 State St., Montpelier, Vermont.

Fred A. Howland, President; Osman D. Clark, Secretary.

Frances E. Heller, State Agent, Helena, Montana.

**National Life Insurance Company of the U. S. A.**

29 So. La Salle St., Chicago, Ill.

A. M. Johnson, President; Robert D. Lay, Secretary.

**New World Life Insurance Company.**

Old National Bank Bldg., Spokane, Wash.

John J. Cadigan, President; Edward J. O'Shea, Secretary.

**New York Life Insurance Company.**

346 Broadway, New York.

Darwin P. Kingsley, President; Seymour M. Ballard, Secretary.

Homer Bostwick, Agency Director, Hirbour Bldg., Butte, Mont.

**Northwestern Mutual Life Insurance Company.**

Cor. Broadway and Michigan Sts., Milwaukee, Wis.

Geo. C. Markham, President; A. S. Hathaway, Secretary.

Sam D. Goza, Gen. Agt., Helena, Montana.

**Northwestern National Life Insurance Company.**

Cor. Nicollet Ave. and Eleventh St., Minneapolis, Minn.

John T. Baxter, President; M. V. Jenness, Secretary.

**Pacific Mutual Life Insurance Company.**

501 W. Sixth St., Los Angeles, Cal.

Geo. I. Cochran, President; C. I. D. Moore, Secretary.

J. S. Fabling, Gen. Agt., Denver, Colo.

**Penn Mutual Life Insurance Company.**

6th and Walnut Sts., Philadelphia, Pa.

Geo. K. Johnson, President; John Humphreys, Secretary.

Sol Poznanski, Gen. Agt., Helena, Montana.

J. T. O'Brien, Gen. Agt., Spokane, Wash.

**Prudential Insurance Company of America.**

755-769 Broad St., Newark, N. J.

Forest F. Dryden, President; Willard I. Hamilton, Secretary.

H. J. Merkle, Mgr., Hennessy Bldg., Butte, Montana.

**Security Mutual Life Insurance Company.**

Court and Exchange Sts., Binghamton, N. Y.

David S. Dickenson, President; Chas. A. LaDue, Secretary.

**State Life Insurance Company of Montana.**

Tod Building, Great Falls, Montana.

Geo. H. Stanton, President; F. E. Beaty, Secretary.

**Travelers Insurance Company.**

700 Main St., Hartford, Conn.

Louis F. Butler, President; James L. Howard, Secretary.

**Union Central Life Insurance Company.**

1-7 W. Fourth St., Cincinnati, Ohio.

Jesse R. Clark, President; Geo. L. Williams, Secretary.

M. G. Hodnette, State Mgr., Century Bldg., Denver, Colo.

**West Coast-San Francisco Life Insurance Company.**

354 Pine St., San Francisco, California.

C. O. G. Miller, President; Gordon Thomson, Secretary.

**Western Union Life Insurance Company.**

1023 Riverside Ave., Spokane, Wash.

R. L. Rutter, President; J. N. Wright, Secretary.

## MISCELLANEOUS COMPANIES

### **Aetna Accident & Liability Company.**

650 Main St., Hartford, Conn.

M. G. Bulkeley, President; J. Schofield Rowe, Secretary.

### **American Casualty Company.**

Perkins Building, Tacoma, Wash.

J. E. Chilberg, President; Fred S. Fogg, Secretary.

### **American Surety Company of New York.**

100 Broadway, New York City.

F. W. Lafrenz, President; C. W. Goetchius, Secretary.

William E. McKell, Mgr., Boston Bldg., Salt Lake City, Utah.

### **Bankers Casualty Company.**

McKnight Bldg., Minneapolis, Minn.

R. B. Beson, President; S. L. Beson, Secretary.

### **Bankers' Insurance Company.**

Cor. Park and Edwards Sts., Helena, Montana.

Geo. W. Walker, President; T. K. Baker, Secretary.

### **Continental Casualty Company.**

Hammond, Indiana.

H. G. B. Alexander, President; W. H. Betts, Secretary.

General Offices, 910 Michigan Avenue, Chicago, Illinois.

### **Employers' Liability Assurance Corporation, Ltd.**

London, England.

Samuel Appleton, U. S. Mgr., 33 Broad St., Boston, Mass.

### **Fidelity & Casualty Company.**

92 Liberty St., New York.

Robert J. Hillas, President; Theodore E. Gaty, Secretary.

### **Fidelity & Deposit Company of Maryland.**

Charles and Lexington Sts., Baltimore, Maryland.

Edwin Warfield, President; Robert S. Hart, Secretary.

McCrea & Merryweather, Gen. Agts., Spokane, Wash.

### **Frankfort General Insurance Company.**

Frankfort-on-the-Main, Germany.

C. H. Franklin, U. S. Mgr., 123-133 William St., New York.

M. R. Johnson, Res. Secretary, 340 Sansome St., San Francisco.

### **Guardian Casualty & Guaranty Company.**

400 McCornick Bldg, Salt Lake City, Utah.

W. S. McCornick, President; Thos. W. Sloan, Secretary.

**Hartford Accident & Indemnity Company.**

125 Trumbull St., Hartford, Conn.

R. M. Bissell, President; James L. D. Kearney, Secretary.  
Joy Lichtenstein, Mgr., 438 California St., San Francisco.

**Hartford Steam Boiler Inspection and Insurance Company.**

56 Prospect St., Hartford, Conn.

C. S. Blake, President; Wm. R. C. Corson, Secretary.  
Thos. E. Shears, Gen. Agt., Gas and Electric Bldg., Denver, Colo.

**Iowa State Live Stock Insurance Company.**

Hubbell Guilding, Des Moines, Iowa.

J. I. Gibson, President; S. A. Court, Secretary.  
Geo. B. Conway, Mgr., Helena, Montana.

**Lloyd's Plate Glass Insurance Company.**

61-63 William Street, New York City.

William T. Woods, President; Chas. E. W. Chambers, Secretary.  
Christensen & Goodwin, Mgrs., 241 Sansome St., San Francisco.

**London Guarantee & Accident Co., Ltd.**

London, England.

F. W. Lawson, U. S. Mgr., 134 So. La Salle St., Chicago, Illinois.

**Maryland Casualty Company.**

Baltimore, Maryland.

John T. Stone, President; John A. Hartman, Secretary.  
Guernsey-Newton Co., Gen. Agts., Spokane, Wash.

**Masonic Protective Association.**

18 Franklin St., Worcester, Mass.

Francis A. Harrington, President; Chas. A. Harrington, Secretary.

**Massachusetts Bonding & Insurance Company.**

77-85 State St., Boston, Massachusetts.

T. J. Falvey, President; John T. Burnett, Secretary.  
Accident and Health Department, Saginaw, Mich.

**Merchants Life & Casualty Company.**

329 Plymouth Building, Minneapolis, Minn.

M. J. McMichael, President; C. C. Thomas, Secretary.

**Metropolitan Casualty Insurance Company.**

47 Cedar St., New York.

Eugene H. Winslow, President; S. Wm. Burton, Secretary.

**Millers' Mutual Casualty Company.**

175 W. Jackson Blvd., Chicago, Ill.

C. H. Seybt, President; J. C. Adderly, Secretary.



**National Casualty Company.**

Majestic Building, Detroit, Mich.

W. G. Curtis, President; E. A. Grant, Secretary.

Owen & Qualey, Mgrs., Fargo, North Dakota.

**National Surety Company.**

115 Broadway, New York.

Wm. B. Joyce, President; Hubert J. Hewitt, Secretary.

Robert S. King, State Mgr., Helena, Montana.

**New York Plate Glass Insurance Company.**

Maiden Lane and William Sts., New York.

Major A. White, President; J. Carroll French, Secretary.

**North American Accident Insurance Company.**

209 South La Salle St., Chicago, Ill.

E. C. Waller, President; A. E. Forest, Secretary.

J. R. Moyle, State Agent, Phoenix Bldg., Butte, Montana.

**Ocean Accident & Guarantee Corporation, Ltd.**

London, England.

Wm. J. Gardner, U. S. Mgr., 59 John St., New York.

**Preferred Accident Insurance Company.**

80 Maiden Lane, New York City.

Kimball C. Atwood, President; Wilfrid C. Potter, Secretary.

F. A. Timby, Gen. Agt., 312 Boston Bldg., Salt Lake City, Utah.

Geo. F. Ingram, State Agt., Helena, Montana.

**Royal Indemnity Company.**

84 William St., New York.

Edward F. Beddall, President; Wm. Mackintosh, Secretary.

Rolla V. Watt, Mgr., Pine and Sansome Sts., San Francisco.

**Standard Accident Insurance Company.**

Penobscot Bldg., Detroit, Mich.

Lem W. Bowen, President; J. S. Heaton, Secretary.

**State Farmers' Mutual Hail Insurance Company.**

Waseca, Minnesota.

F. T. Day, President; C. H. Watson, Secretary.

J. C. Turner, State Agent, Fargo, North Dakota.

**St. Paul Mutual Hail & Cyclone Insurance Company.**

Pioneer Bldg., St. Paul, Minn.

L. C. Stebbins, President; G. R. Walding, Secretary.

**United States Casualty Company.**

80 Maiden Lane, New York City.

Edson S. Lott, President; D. G. Luckett, Secretary.

**United States Fidelity and Guaranty Company.**

Baltimore, Maryland.

John R. Bland, President; R. Howard Bland, Secretary.

C. O. Price, Gen. Agent, Helena, Montana.

**Western Accident & Indemnity Company.**

Power Block, Helena, Montana.

H. D. Cook, President; W. E. Tucker, Secretary.

**Western Life & Casualty Company.**

Gas and Electric Bldg., Denver, Colo.

Thos. I. Gregory, President; R. V. Towner, Secretary.

C. P. Porter, District Mgr., Hirbour Bldg., Butte, Montana.

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